Investigating factors predicting employees' turnover intention: An empirical study on Islamic banking industry

M. Abd Wahid Al Jamil (a)* Margono Setiawan (b) Himmiyatul A. Jiwa Juwita (c)

(a) Master Program in Management, Faculty of Economics and Business, Universitas Brawijaya, MT. Haryono No.165, Ketawanggede, Lowokwaru District 65300, Malang City, East Java, Indonesia
(b) Professor, Lecturer, Faculty of Economics and Business, Universitas Brawijaya, MT. Haryono No.165, Ketawanggede, Lowokwaru District 65300, Malang City, East Java, Indonesia.
(c) Doctor, Lecturer, Faculty of Economics and Business, Universitas Brawijaya, MT. Haryono No.165, Ketawanggede, Lowokwaru District 65300, Malang City, East Java, Indonesia

**Article history:**
Received 11 May 2022
Received in rev. form 18 June 2022
Accepted 25 June 2022

**Keywords:**
Turnover intention, workload, job stress, organizational climate, job satisfaction

**JEL Classification:**
O15, E41, L4

**Abstract**
The aim of the current study is to investigate the role of job satisfaction as a mediating variable from the influence of workload, work stress and organizational climate on turnover intention. This study utilizes a questionnaire as a data collection instrument, a total of 116 questionnaires were obtained from employees of Bank BTN Syariah Malang (BTN Islamic Banking of Malang). Structural equation model (SEM) based on partial least squares (PLS) was employed as a method to analyze the data. The present study found a significant effect between workload and work stress on job satisfaction and turnover intention. However, organizational climate does not support the proposed hypothesis that organizational climate does not show a vital role in predicting job satisfaction and turnover intention. Furthermore, job satisfaction convincingly affects employees’ intention to leave. Finally, job satisfaction is proven to be a mediator of the influence of workload and work stress on turnover intention. However, unexpectedly, job satisfaction did not mediate the relationship between organizational climate and turnover intention.

**Introduction**
Global competition requires companies to be more sensitive to market changes in order to survive and be able to survive in today's very tight competition. Company flexibility is needed to respond to changes and face competitive competition. Human resources (HR) owned must be utilized and maximized properly to achieve a good performance and form reliable human resources (Mahmoud et al., 2021). Dessler (2017) revealed that the most important asset in the company is HR who are able to move the wheels of the company and affect the efficiency and effectiveness of the organization. However, phenomena such as high workloads and the emergence of negative mindsets among employees are problems for companies that need to be faced, considering this can have an impact on employee performance which will lead to decreased enthusiasm for work and trigger employee desire to leave the organization (Xiaoming et al., 2014; Nanang et al., 2020). Even though finding a reliable and competent workforce in their field is very difficult, therefore retaining employees in order to stay in the organization can help companies to gain competitive advantage.

Harter et al. (2002) argue that the emergence of turnover intention in employees tends to have a low level of satisfaction but on the contrary if job satisfaction is high, employees will be more productive so that the intention to leave will be low. The same opinion by Igbaria & Greenhaus (1992), stated that the feeling of wanting to change employees will have a fatal impact on the sustainability of the company because the company will experience a lack of competent and expert personnel in their fields. In addition, the high
level of employee turnover intention can also have implications for increasing costs because the company must recruit new employees as well as training and developing costs for them.

Phenomena such as high workloads and work stress have become classic problems facing banks in Indonesia, including the shariah banks sector. On the basis of these conditions, not a few employees decided to leave (resign) from their jobs. Bisnis.com in March 2021 released that the number of employees of the 10 largest banks in Indonesia in 2018-2019 decreased from 237,497 to 232,164 (2.25%) (Bisnis.com, 2021). This is inseparable from the increasing workload, based on the Bisnis.com report in that year, the labor load increased by 7.40 percent on an annual basis (Bisnis.com, 2021). The conditions also occur in the financial institution of Bank BTN Syariah Malang (BTN Islamic Banking of Malang), where similar conditions make employees feel pressured and stressed with the target system applied in the company. Another condition where the seniority system and lack of care among other employees results in unhealthy competition between employees so that the organizational climate that is formed is less helpful to the level of comfort and job satisfaction of employees. This then has the potential to increase the tendency of employees to leave the company and look for other alternative jobs.

This phenomenon needs to be addressed immediately, so that the company can continue to grow and develop. The company's process in achieving its key goals lies in a leader who must be sensitive to the company's climatic conditions that occur, namely company leaders must ensure employee job satisfaction (Idris et al., 2022) and always pay attention to the level of work stress and the burden on employees (Manoppo, 2020). These will certainly have a very big influence on the achievement of company goals, namely where job satisfaction and minimal stress at work will be more effective and efficient for company activities (Jalal & Zaheer, 2017; Idris et al., 2021).

High job stress shows the feeling of pressure experienced by employees which has great potential to cause low job satisfaction and can also result in the emergence of employee turnover intentions (Kaffashpoor et al., 2014). In addition to work stress, workload and organizational climate also show a crucial role in influencing job satisfaction and turnover intention (Jyoti; Shakani et al., 2021). Furthermore, Yuda & Ardana (2017) in their study showed that job satisfaction has an insignificant negative effect on turnover intention, while work stress significantly affects turnover intention. It is in line with the research conducted by Ibrahim et al. (2016) which revealed that there was a significant negative relationship between job satisfaction and employee turnover intentions. However, this is not in line with the research by Dewi et al. (2016); Khan & Aleem (2014) revealed that job satisfaction has a positive impact on intention to leave.

Based on the phenomenon of turnover intention in the banking sector and the gaps in the findings of previous research, this study was conducted to explore the role of workload, work stress and organizational climate in influencing turnover intention with the mediation of job satisfaction. In the next section, the current study reviews the relevant literature followed by the research hypothesis. This study continues in the research and methodology section which covers participants, data collection, data analysis and measurement as well as respondent demographics. Furthermore, the results of research and hypothesis testing are discussed in the part of findings and discussion. The last part is closed with conclusions including findings with key points and recommendations.

**Literature Review**

**Theoretical and Conceptual Background**

Turnover intention is a condition in which the intention to leave work is consciously or voluntarily in accordance with the choice where the decision to leave work will be a big problem for the company (Alam & Asim, 2019). Robbins & Judge (2017) define turnover intention as a condition experienced by a person in a conscious state to look for another job as an alternative to his previous job.

Maslach & Leiter (1997) argues about workload which means the productivity of doing the work done by someone to complete the tasks and responsibilities. Workload refers to the length of time a person performs work activities in accordance with the ability and capacity of the person concerned without showing signs of fatigue (Gibson et al, 2012).

According to Mangkunegara (2009), job stress is a feeling of pressure experienced by employees in dealing with certain jobs. Various symptoms of stress are usually indicated by a disturbance in a person's physical, psychological and behavior. Job stress is symbolized as a person's stress, pressure, tendency or effort in being mentally strong or weak at work (Salleh et al., 2008). Job stress is a condition of tension that affects emotions, thought processes and one's condition (Idris et al., 2021).

Organizational climate is a condition, characteristics or traits that describe an organizational psychological environment that is felt by people who are in the organizational environment. Organizational climate will be influenced by how members perceive the organization (Gibson et al, 2012). In other words, if employees feel that the existing climate in the company is quite conducive and pleasant, they will automatically feel happy, on the other hand, if the condition of the company is not conducive, they will not feel at home and tend to choose looking at other companies (Tadampalli et al. 2016).

Job satisfaction refers to the degree to which an individual feels positive or negative about work which is an emotional response to one's duties as well as physical and social conditions at work (Woods & Macaulay, 1989). Employees who have a positive perception of their work tend to feel at home and stay in their company (Alam & Asim, 2019).
Empirical Review and hypotheses development

Workload and Turnover Intention

The relationship between workload and turnover intention is shown by Erat et al. (2017); Xiaoming et al. (2014) asserted that workload has a positive and significant implication for turnover intention. Qureshi et al. (2013) suggest that workload has a positive effect on turnover intention. Similar research was conducted by McEntee et al. (2021) which show the results that workload, in the same direction, has a very strong influence on turnover intention. Based on these findings, the following hypothesis is formulated:

H1: Workload significantly influences turnover intention.

Work Stress and Turnover Intention

Employees who experience high work stress tend to be dissatisfied and finally decide to leave their jobs (Khan et al., 2017). The emergence of work stress is inseparable from the pressure experienced by good employees. This finding was also confirmed by Yuda & Ardana (2017); Manoppo (2020) which states that work stress significantly affects employee turnover intention. Based on these findings, the following hypothesis is formulated:

H2: Job stress influences significantly turnover intention.

Organizational Climate and Turnover Intention

Empirical study shows that organizational climate has a positive effect on employee turnover intention (Johnston & Spinks, 2013). A study by Subramanian & Shin (2013) entitled “perceived organizational climate and turnover intention of employees”, revealed that organizational climate has a significant relationship to employee turnover intention. Ryu et al. (2020) also found that bad organizational climate creates the high intention to leave of employees. Based on these findings, the following hypothesis is formulated:

H3: Organizational climate influences significantly turnover intention.

Job Satisfaction and Turnover Intention

The low of job satisfaction is one of the main factors that employees want to leave, conversely the high of job satisfaction and a positive organizational climate can retain employees (Jyoti, 2013). Previous research on the relationship between job satisfaction and turnover intention has been described by several previous studies. For example, Khan & Aleem (2014); Puhakka et al. (2021) revealed that job satisfaction has a significant effect on employee turnover intention. This finding is also supported by Alam & Asim (2019) explains that high job satisfaction can reduce the level of employee desire to leave their job. Based on these findings, the following hypothesis is formulated:

H4: Job satisfaction influences significantly turnover intention.

Workload and Job Satisfaction

Workload is a perception that is closely related to a job which individuals provide an assessment of a number of task demands or activities that require mental and physical activity that must be completed within a certain time whether it has a positive or negative impact on their work. In research conducted by Shakani et al. (2021); Jalal & Zaheer (2017) found that the workload experienced by employees has a positive influence on the level of employee job satisfaction, this can be evidenced by dissatisfaction and decreased enthusiasm for work. Based on these findings, the following hypothesis is formulated:

H5: Workload influences significantly job satisfaction.

Job Stress and Job Satisfaction

Stress that is too great can usually threaten a person's ability to deal with the environment. People who experience stress can become nervous and feel chronic worries. They often become irritable and aggressive, are unable to relax, or display an uncooperative attitude. Empirical studies conducted Hosseinabadi et al. (2018) explains that there is a significant relationship job stress to employee job satisfaction. This finding was also confirmed by Qasim et al. (2014); Lupiana et al. (2015) revealed that there was a significant relationship between the two variables. That is, job satisfaction is closely related to how high the level of stress experienced by employees. Based on these findings, the following hypothesis is formulated:

H6: Job stress influences significantly job satisfaction.

Organizational Climate and Job Satisfaction

Research conducted by Friedlander & Margulies (1969) strengthen the opinion about the relationship between organizational climate and job satisfaction which argue that organizational climate has a positive and direct relationship to job satisfaction. Another similar study was also conducted by Rezaee et al. (2020), Li et al. (2020), Zaman et al. (2018) explained the results of his research that organizational climate is interrelated with individual personality in influencing job satisfaction and employee performance. Based on these findings, the following hypothesis is formulated:
H7: Organizational climate influences significantly job satisfaction.

Job Satisfaction as Mediator

Job satisfaction as an individual's perception of the picture of feeling satisfied or dissatisfied and happy or not happy in carrying out his work has an important role in influencing the level of intention to leave (Khan & Aleem, 2014). Previous research revealed that job satisfaction not only has a direct influence to turnover intention, but also indirectly becomes a mediator between workload and turnover intention (Agustine & Nawangsari, 2020) and mediator of the relationship between job stress and turnover intention (Ramlah et al., 2021).

Furthermore, job satisfaction can also act as a mediation between organizational climate and turnover intention. Organizational climate is closely related to the level of employee job satisfaction (Li et al., 2020), if job satisfaction increases, the desire to leave work will decrease (Ibrahim et al., 2016; Tadampali et al., 2016). The finding of Jovita & Mangundjaya (2019) revealed that job satisfaction can be a mediating variable on the influence of organizational climate on turnover intention. Based on the previous research studies, the hypothesis is formulated as follows:

H8. Job satisfaction mediates the influence of workload on turnover intention.

H9. Job satisfaction mediates the influence of work stress on turnover intention.

H10. Job satisfaction mediates the influence of organizational climate on turnover intention.

Research and Methodology

Participant, Data Collection and Analysis

This research was conducted on employees of Bank BTN Syariah Malang starting from 23 February to 11 March 2022 after obtaining a research permit from the human resource manager. This study involved all employees who worked more than 1 year. The number of employees is 120 people, all of which are used as research samples (saturated sampling). A total of 120 questionnaires were distributed, there were 4 questionnaires were not returned, so that the total questionnaires returned and could be processed were 116 questionnaires (96.7%). After 116 questionnaires were collected, the researcher analyzed them using a Structural Equation Modeling (SEM) based on Partial Least Square (PLS) approach.

Measurement

This study investigates 5 variables consisting of workload, work stress, organizational climate and turnover intention. All of these variables were measured using a 1-5 Likert scale. Workload variables include 6 indicators, namely mental demand, physical demand, temporal demand, effort, own performance and frustration (Hart & Field, 2006; Siringoringo et al., 2021). Work stress is measured based on 4 indicators which include extra-organizational stressor, intra-organizational stressor, group stressor and individual stressor (Anatan & Ellitan, 2007). Measurement of organizational climate includes communication, responsibility, fair pay, work pressure, employee participation and opportunity (Davis & Newstrom, 1994). Furthermore, job satisfaction which consists of the work itself, salary, promotion opportunities, supervision and co-workers (Luthans, 2011) used as an indicator in this study.

Respondents’ Demographics

The demographics of the respondents who were sampled in this study were classified based on five categories, namely, gender, age, education, length of service and employment status (see table 1).

| Characteristics | Classification | Frequencies | Percentage (%) |
|-----------------|----------------|-------------|----------------|
| Gender          | Male           | 55          | 47.4           |
|                 | Female         | 61          | 52.6           |
|                 | Total          | 116         | 100.0          |
| Age             | ≤ 25 years     | 1           | 0.9            |
|                 | 26 - 30 years  | 64          | 55.2           |
|                 | 31 - 35 years  | 21          | 18.1           |
|                 | 36 - 40 years  | 22          | 19.0           |
|                 | > 40 years     | 8           | 6.9            |
|                 | Total          | 116         | 100.0          |
| Education       | Diploma        | 27          | 23.3           |
|                 | Bachelor       | 80          | 69.0           |
|                 | Master         | 9           | 7.8            |
|                 | Total          | 116         | 100.0          |
Table Cont’d

| Length of work | 1 - 5 years | 6 - 10 years | 11 - 15 years | > 15 years | Total |
|----------------|-------------|-------------|--------------|------------|-------|
|                | 72          | 28          | 11           | 5          | 116   |
|                | 62.1        | 24.1        | 9.5          | 4.3        | 100.0 |

| Job status       | Permanent employees | Contract employees | Total |
|------------------|---------------------|--------------------|-------|
|                  | 78                  | 38                 | 116   |
|                  | 67.2                | 32.8               | 100.0 |

Source: Primary Data Processed, (2022)

Findings

Convergent Validity

Evaluation of the loading factor value can be used as a measure of validity if the loading factor exceeds 0.6. The results of testing the convergent validity of all variables in this study are presented in Table 2 below:

**Table 2: Results of Convergent Validity**

| Variable            | Indicator                        | Item | Loading Factor | Cut off | Decision |
|---------------------|----------------------------------|------|----------------|---------|----------|
| **Workload**        | Mental demand                     | X1.1 | 0.774          | 0.60    | Valid    |
|                     |                                  | X1.2 | 0.875          | 0.60    | Valid    |
|                     | Physical demand                  | X1.3 | 0.785          | 0.60    | Valid    |
|                     | Temporal demand                  | X1.4 | 0.864          | 0.60    | Valid    |
|                     |                                  | X1.5 | 0.892          | 0.60    | Valid    |
|                     | Effort                           | X1.6 | 0.828          | 0.60    | Valid    |
|                     | Own performance                  | X1.7 | 0.826          | 0.60    | Valid    |
|                     | Frustration                      | X1.8 | 0.768          | 0.60    | Valid    |
| **Work Stress**     | Extra-organizational stressor    | X2.1 | 0.815          | 0.60    | Valid    |
|                     |                                  | X2.2 | 0.735          | 0.60    | Valid    |
|                     | Intra-organizational stressor    | X2.3 | 0.812          | 0.60    | Valid    |
|                     |                                  | X2.4 | 0.609          | 0.60    | Valid    |
|                     | Group stressor                   | X2.5 | 0.702          | 0.60    | Valid    |
|                     |                                  | X2.6 | 0.760          | 0.60    | Valid    |
|                     | Individual stressor              | X2.7 | 0.824          | 0.60    | Valid    |
|                     |                                  | X2.8 | 0.786          | 0.60    | Valid    |
|                     |                                  | X2.9 | 0.620          | 0.60    | Valid    |
| **Organizational Climate** | Communication               | X3.1 | 0.761          | 0.60    | Valid    |
|                     |                                  | X3.2 | 0.803          | 0.60    | Valid    |
|                     | Responsibility                   | X3.3 | 0.803          | 0.60    | Valid    |
|                     | Fair reward                      | X3.4 | 0.823          | 0.60    | Valid    |
|                     | Work pressure                    | X3.5 | 0.772          | 0.60    | Valid    |
|                     | Employee participation           | X3.6 | 0.730          | 0.60    | Valid    |
|                     | Opportunity                      | X3.7 | 0.701          | 0.60    | Valid    |
| **Job satisfaction**| The work itself                  | Z.1  | 0.904          | 0.60    | Valid    |
|                     |                                  | Z.2  | 0.752          | 0.60    | Valid    |
|                     | Salary                           | Z.3  | 0.684          | 0.60    | Valid    |
|                     |                                  | Z.4  | 0.897          | 0.60    | Valid    |
|                     | Promotion opportunity            | Z.5  | 0.809          | 0.60    | Valid    |
|                     | Supervision                      | Z.6  | 0.849          | 0.60    | Valid    |
|                     |                                  | Z.7  | 0.734          | 0.60    | Valid    |
|                     | Co-Worker                        | Z.8  | 0.840          | 0.60    | Valid    |
|                     |                                  | Z.9  | 0.731          | 0.60    | Valid    |
| **Turnover Intention** | Thinking of quitting           | Y.1  | 0.791          | 0.60    | Valid    |
|                     |                                  | Y.2  | 0.752          | 0.60    | Valid    |
|                     | Job search                       | Y.3  | 0.844          | 0.60    | Valid    |
|                     |                                  | Y.4  | 0.864          | 0.60    | Valid    |
|                     | Intention to quit                | Y.5  | 0.841          | 0.60    | Valid    |
|                     |                                  | Y.6  | 0.806          | 0.60    | Valid    |
|                     |                                  | Y.7  | 0.801          | 0.60    | Valid    |

Source: Primary Data Processed, (2022)
Construct Validity

In addition to the loading factor value, the Average Variance Extracted (AVE) value can also be used to see convergent validity. An instrument is said to be convergently valid, if the AVE value is above 0.5 (Chin, 1995). The results of the convergent validity test based on the AVE value can be seen. Table 3. The overall value shows that the model used to explain the correlation of all indicators with their latent variables, which includes workload, work stress, organizational climate, job satisfaction and turnover intention can declare valid.

| Variable                | AVE   | Cuff Off | Decision |
|------------------------|-------|----------|----------|
| Workload               | 0.685 | 0.5      | Valid    |
| Work Stress            | 0.554 | 0.5      | Valid    |
| Organizational Climate | 0.596 | 0.5      | Valid    |
| Job Satisfaction       | 0.646 | 0.5      | Valid    |
| Turnover Intention     | 0.664 | 0.5      | Valid    |

Source: Primary Data Processed, (2022)

Construct Reliability

Evaluation of the reliability of the PLS measurement model can use a composite reliability value of more than 0.7 and a Cronbach Alpha score of more than 0.6. The results of this evaluation of reliability are used to see the indicators have consistency when used to measure a construct. The results of the composite reliability value and Cronbach Alpha explain that all variables consisting of workload, work stress, organizational climate, job satisfaction and turnover intention are declared reliable (see Table 4).

| Variable                | Composite Reliability | Cronbach Alpha | Decision |
|------------------------|-----------------------|----------------|----------|
| Workload               | 0.946                 | 0.934          | Reliable |
| Work Stress            | 0.917                 | 0.902          | Reliable |
| Organizational Climate | 0.911                 | 0.888          | Reliable |
| Job Satisfaction       | 0.942                 | 0.932          | Reliable |
| Turnover Intention     | 0.932                 | 0.915          | Reliable |

Source: Primary Data Processed, (2022)

Structural Model Analysis

Structural model analysis was used to test the goodness of fit model. Goodness of fit Model is used to determine the ability of endogenous variables to explain the diversity of exogenous variables. Goodness of fit Model in PLS analysis is done using $Q^2$ ($Q$-square predictive relevance).

Based on the data in Table 5, illustrates that $R^2$ of the job satisfaction variable has a value of 0.543. This value explains that the variable job satisfaction can be formed by workload, work stress and organizational climate by 54.30%. $R^2$ of the turnover intention variable shows a value of 0.730. This explains that the diversity of turnover intention variables can be formed through the role of workload, work stress, organizational climate and job satisfaction with an accuracy of 73.00%. Furthermore, the value of $Q^2$ in this study is 1.877. This value also indicates that the diversity of workload variables, work stress, organizational climate and job satisfaction has an accuracy of 87.70% in forming turnover intention.

Table 5: Goodness of Fit Model

| Variable                | $R^2$ |
|------------------------|-------|
| Job Satisfaction (Z)   | 0.543 |
| Turnover Intention (Y) | 0.730 |

$Q^2 = 1 - (1 - R^2) \times (1 - R^2)$

$Q^2 = 1 - 0.457 \times 0.270$

$Q^2 = 1 - 0.123$

$Q^2 = 0.877$

Source: Primary Data Processed, (2022)

Hypothesis testing

Hypothesis testing intends to analyze the direct and indirect relationship between the independent and dependent variables developed in the research model. The value of t-statistics must be greater than the value of t-table (1.96) used as a benchmark for the hypothesis.
to be accepted or not. Considering that this study uses a PLS-based SEM method, the bootstrapping method was adopted to obtain the t-statistics value. Here are the results:

**Table 6: Results of Hypothesis Test for Direct and Indirect Effect**

| Hypothesis | Influence | Coefficient (β) | Std. Error | t-Statistics | P Values | Decision |
|------------|-----------|-----------------|------------|--------------|----------|----------|
| 1          | X1 -> Y   | 0.506           | 0.089      | 5.667        | 0.000    | Accepted |
| 2          | X2 -> Y   | 0.164           | 0.074      | 2.220        | 0.027    | Accepted |
| 3          | X3 -> Y   | -0.075          | 0.053      | 1.416        | 0.157    | Rejected |
| 4          | Z -> Y    | 0.324           | 0.056      | 5.756        | 0.000    | Accepted |
| 5          | X1 -> Z   | 0.661           | 0.082      | 8.047        | 0.000    | Accepted |
| 6          | X2 -> Z   | 0.159           | 0.060      | 2.663        | 0.008    | Accepted |
| 7          | X3 -> Z   | -0.068          | 0.071      | 0.946        | 0.344    | Rejected |
| 8          | X1 -> Z -> Y | 0.215     | 0.048      | 4.492        | 0.000    | Accepted |
| 9          | X2 -> Z -> Y | 0.051     | 0.022      | 2.373        | 0.018    | Accepted |
| 10         | X3 -> Z -> Y | -0.022    | 0.025      | 0.874        | 0.382    | Rejected |

**Source:** Primary Data Processed, (2022)

Table 6 shows the results of the direct effect hypothesis testing which includes H1, H2, H3, H4, H5, H6, and H7 and the indirect effect consisting of H8, H9 and H10. The hypothesis test explains that almost all hypotheses are accepted, except H3, H7 (direct relationship) and H10 (indirect relationship) which are rejected. The test results are also presented in the form of a path diagram, as shown in Figure 1.

**Figure 1:** Diagram of Hypothesis Testing; **Source:** Smart PLS Output, (2022)

**Discussion**

**The Influence of Workload on Turnover Intention**

Broadly speaking, Gibson et al. (2012) interpret workload as a responsibility carried out by someone and the amount of workload is determined by an employee's position size with a predetermined time limit. Meanwhile, turnover intention is interpreted as a condition experienced by a person in a conscious state to look for another job as an alternative to his previous job (Rahman et al., 2012). Regarding the relationship between workload and its impact on turnover intention, this study finds that workload has been shown to have a significant role in influencing employee turnover intention. In other words, these results reveal that the presence of a high workload in the company can provide a strong impetus to the desire of employees to leave the company. This finding is in line with the view Erat et al. (2017); Qureshi et al. (2013) which revealed that employees who carry a high workload tend to have a high desire to leave their workplace.
The Influence of Job Stress on Turnover Intention

Mangkunegara (2009) argues that work stress is a feeling of pressure experienced by employees in dealing with certain jobs. Robbins & Judge (2017) stated that other stress symptoms that arise as a result of the workload received by employees are changes in productivity, absenteeism, and employee turnover. The results of hypothesis testing reveal that directly, work stress is proven to play a crucial role in influencing employee turnover intention. This finding is directly linear to the view that employees are faced with pressure or stress will experience changes in carrying out work activities, one of the impacts of which is that employees do not feel comfortable staying at the company (Khan et al., 2017). Empirically, the findings of this current study are linear with Manoppo (2020) which revealed that the higher the stress level experienced by employees, the higher the tendency to leave the workplace.

The Influence of Organizational Climate on Turnover Intention

Organizational climate as an organizational atmosphere is a series of work environments around the workplace will certainly affect a person's behavior in carrying out work, which ultimately makes organizational goals quickly achieved (Dewi et al., 2016). The results show that direct effect of organizational climate does not show a significant implication on employee turnover intention. This means that the high or low organizational climate that is formed in the company does not have an impact on the desire of employees to leave their jobs. This finding is linear with the view Ryu et al. (2020) which assert that a supportive work environment or environment in a company can manifest positive behavior among employees and avoid their tendency to exhibit negative behavior such as intention to leave. Li et al. (2020) also revealed that organizational climate does not have a significant effect on the desire of employees to look for alternative jobs.

The Influence of Job Satisfaction on Turnover Intention

Woods & Macaulay (1989) provide a definition of job satisfaction, namely, the extent to which an individual feels positive or negative about work which is an emotional response to one's duties as well as physical and social conditions at work. Job desirability has a strong correlation with the level of employee turnover intention (Khan & Aleem, 2014). This study found that directly job satisfaction has been shown to play a crucial role in influencing employee turnover intention. That is, high or low job satisfaction felt by employees, can affect how much they look for other alternative jobs. This finding is directly proportional to several previous studies. For instance, Ibrahim et al. (2016) revealed that job satisfaction is significantly correlated with employee turnover intention. Alam & Asim (2019); Dewi et al. (2016) explain that the high or low of employee job satisfaction is able to affect the level of employees’ desire to leave their job.

The Influence of Workload on Job Satisfaction

Job satisfaction, according to Luthans (2011), is an employee's response to the good or bad work that is being experienced. Employee job satisfaction is closely related to how big or small the workload he receives is (Ingebédion et al., 2020). A high workload has a high impact on employee dissatisfaction at work. The results of hypothesis testing in this study are also in line with the view that workload is the most important determinant of job satisfaction; employees who feel that their workload is "appropriate", are more satisfied than those who feel that their workload is too high (Srimarut & Mekhum, 2020). Empirically, the findings of this study are also linear with the results of previous studies. For instance, research conducted by Tentama et al. (2019); Jalal & Zaheer (2017) confirmed that job satisfaction is significantly related to how big or small the employee's workload is.

The Influence of Job Stress on Job Satisfaction

Robbins & Judge (2017) revealed that work stress is a condition of tension that affects a person's emotions, thoughts, processes and conditions. The demand for a high workload is a key factor in increasing work stress which in turn affects negative job satisfaction (Bakker & Demerouti, 2007). The results of this present study found a significant influence of job stress to job satisfaction. The existence of this significant relationship is inseparable from the characteristics of work in the banking sector which demand to do work according to the specified time so that employees feel pressured and ultimately have an impact on how high the level of job satisfaction is. The results of this study are in line with the findings by Hosseinabadi et al. (2018) that there is a significant relationship between job stress and employee job satisfaction.

The Influence of Organizational Climate on Job Satisfaction

Organizational climate as a condition of the employee's work environment can lead to employee perceptions and they make judgments about the company, this assessment can be good or bad. If employees perceive that the company applies regulations and a climate that is compatible with themselves, then job satisfaction will be created (Swastha & Irwan, 2008). The results of this study reveal that organizational climate does not have a significant effect on job satisfaction. The results of this study are in line with the findings of Arief (2020); Susanty (2012) who revealed that organizational climate is not related to how high or low the level of employee job satisfaction is.

The Role of Job Satisfaction as Mediators

Job satisfaction is known to play a partial mediating role in the effect of workload and work stress on turnover intention. The research result of Agustine & Nawangsari (2020) revealed that a high workload can make employees uncomfortable and dissatisfied with their work, thus ultimately encouraging them to think about other, more decent work alternatives. Suryawan et al. (2021) expressed that

268
employees who are satisfied with their work tend to want to stay in the company, on the other hand employees who feel dissatisfied with their work can encourage them to carry out turnover intention activities, the results of the study also show that job satisfaction can mediate the relationship between job stress and employee turnover intention.

The results of the hypothesis test of the mediating effect between organizational climate and turnover intention through satisfaction showed an insignificant relationship. Job satisfaction cannot play a role as a mediator of the influence of organizational climate on turnover intention. The results of this study are in line with the findings of Susanty (2012) proved that organizational climate is not related to how high or low the level of employee job satisfaction is, so it cannot affect how high or low the employee's desire to leave is (Mawadati & Saputra, 2020; Romadhoni et al., 2020). Furthermore, Tarigan (2021) proved that job satisfaction did not mediate the relationship between organizational climate and employee turnover intention.

Conclusions

The current study found a significant influence between workload and work stress on job satisfaction and turnover intention. However, organizational climate does not support the proposed hypothesis that organizational climate does not show a vital role in predicting job satisfaction and turnover intention. Furthermore, job satisfaction convincingly affects employees’ intention to leave. Finally, job satisfaction is proven to be a mediator of the influence of workload and work stress on turnover intention. However, unexpectedly, job satisfaction cannot mediate the effect of organizational climate on turnover intention.

The sample in this study is limited to company operating in the Islamic banking sector in the city of Malang, so that it can limit the generalization of the research results, at least for companies that have similar characteristics. Therefore, further research is expected to take a larger sample to expand the scope of the study. The present study is limited to the variables of workload, work stress, organizational climate and job satisfaction as predictors of turnover intention. Future research is suggested to use other variables that can affect the high / low level of employee desire to leave the organization, such as transformational leadership. Transformational leadership through inspiration and motivation can minimize employee intentions to look for other alternative jobs, so that employees can still stay in the company.

Acknowledgement

All authors have read and agreed to the published version of the manuscript.

Author Contributions: Conceptualization, M.A.W.J., M.S. and H.A.J.J.; methodology, M.A.W.J., M.S. validation, H.A.J.J.; formal analysis, M.A.W.J.; investigation, M.A.W.J.; resources, M.A.W.J.; writing—original draft preparation, M.A.W.J.; writing—review and editing, M.A.W.J., M.S. and H.A.J.J.

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to restrictions.

Conflicts of Interest: The authors declare no conflict of interest.

References

Agustine, T. D., & Nawangsari, L. C. (2020). The Effect of Compensation and Work Loads Towards Intension of Turnover with Work Satisfaction as a Variable Mediation in Clinic Employees of PT Nayaka Era Husada Branch of Bekasi. *International Journal of Innovative Science and Research Technology*, 3(7), 1304–1312. [https://doi.org/10.38124/iijsr20jul714](https://doi.org/10.38124/iijsr20jul714)

Alam, A., & Asim, M. (2019). Relationship Between Job Satisfaction And Turnover Intention. *International Journal of Human Resource Studies*, 9(2), 163. [https://doi.org/10.5296/ijhrs.v9i2.14618](https://doi.org/10.5296/ijhrs.v9i2.14618)

Anatan, L., & Ellitan, L. (2007). *Manajemen Sumber Daya Manusia Dalam Bisnis Modern*. Bandung: Alfabeta.

Arief, M. Y. (2020). Pengaruh Komunikasi, Iklim Organisasi, Motivasi dan Kepemimpinan terhadap Kepuasan Kerja Karyawan. *Media Bina Ilmiah*, 14(10), 3231–3236.

Bakker, A. B., & Demerouti, E. (2007). The Job Demands-Resources model: State of the art. *Journal of Management Psychology*, 22(3), 309–328. [https://doi.org/10.1108/02683940710733115](https://doi.org/10.1108/02683940710733115)

Bisnis.com. (2021). Jumlah Pegawai Bank Turun, Beban Tenaga Kerja Justru Naik. *Bisnis.Com*. [https://finansial.bisnis.com/read/20200317/90/1214375/jumlah-pegawai-bank-turun-beban-tenaga-kerja-justru-naik](https://finansial.bisnis.com/read/20200317/90/1214375/jumlah-pegawai-bank-turun-beban-tenaga-kerja-justru-naik)

Chin, W. W. (1995). Partial Least Squares is to LISREL as Principal Components Analysis is to Common Factor Analysis. *Technology Studies*, 2(1995), 315–319.

Davis, K., & Newstrom. (1994). *Perilaku Dalam Organisasi*. Alah Bahasa: Agus Dharma. Jakarta: Erlangga.

Dessler, G. (2017). *Human Resource Management*. New York; Pearson Education, Inc.

Dewi, R., Marnis, M., & Restu, R. (2016). Pengaruh Iklim Organisasi Dan Kepuasan Kerja Terhadap Turnover Intentions Dan Komitmen Organisasi Sebagai Variabel Intervening Pada P. Panca Surya Agrindo (Psa) Kabupaten Rokan Hulu. *Jurnal Online Mahasiswa Fakultas Ekonomi Universitas Riau*, 4(1), 271–283.

Erat, S., Kitapçi, H., & Çömez, P. (2017). The effect of organizational loads on work stress, emotional commitment, and turnover intention. *International Journal of Organizational Leadership*, 6(2), 221–231. [https://doi.org/10.33844/ijol.2017.60304](https://doi.org/10.33844/ijol.2017.60304)
Friedlander, F., & Margulies, N. (1969). Multiple Impacts of Organizational Climate and Individual Value Systems Upon Job Satisfaction. Personnel Psychology, 22(2), 171–183.

Gibson, J. L., Ivancevich, J. M., Donnelly Jr, J. H., & Konopaske, R. (2012). Organizations, Behavior, Structure, Processes (Fourteenth Edition). New York: McGraw-Hill Irwin.

Hart, S. G., & Field, M. (2006). NASA-Task Load Index (NASA-TLX); 20 Years Later. Proceedings of the Human Factors and Ergonomics Society Annual Meeting, 904–908. https://doi.org/10.1177/154193120605000909

Harter, J. K., Schmidt, F. L., & Hayes, T. L. (2002). Business-Unit-Level Relationship Between Employee Satisfaction , Employee Business-Unit-Level Relationship Between Employee Satisfaction , Employee Engagement , and Business Outcomes: A Meta-Analysis. Journal of Applied Psychology, 87(2), 268–279. https://doi.org/10.1037/0021-9010.87.2.268

Hosseinabad, M. B., Etemadinezhad, S., Khatibi, N., Almasi, M., & Samaei, S. E. (2018). Evaluating the relationship between job stress and job satisfaction among female hospital nurses in Babol: An application of structural equation modeling. Health Promotion Perspectives, 8(2), 102–108. https://doi.org/10.15171/hpp.2018.13

Ibrahim, M. G., Hilman, H., & Kaliappan, T. (2016). Effect of Job Satisfaction on Turnover Intention: An Empirical Investigation on Nigerian Banking Industry. International Journal of Organizational & Business Excellence, 1, 1–8. http://repo.uum.edu.my/21364/1/IJOBE 1 2 2016 1 8.pdf

Idris, I., Suyuti, A., Supriyanto, A. S., & As, N. (2022). Transformational Leadership, Political Skill, Organizational Culture, and Employee Performance: a Case From Tourism Company in Indonesia. GeoJournal of Tourism and Geosites, 40(1), 104–110. https://doi.org/10.30892/GTG.40112-808

Idris, Nanang, A. S., Soetjipto, B. E., & Supriyanto, A. S. (2021). Predicting factors of organizational citizenship behavior in Indonesian nurses. Helioyan, 7(6), e08652. https://doi.org/10.1016/j.helioyan.2021.e08652

Igbaria, M., & Greenhaus, J. (1992). Determinants of MIS employees turnover intentions: a structural equation model. Communications of the ACM, 35(2), 35–49.

Inegbedion, H., Inegbedion, E., Peter, A., & Harry, L. (2020). Perception of workload balance and employee job satisfaction in work organisations. Helioyan, 6(1), e03160. https://doi.org/10.1016/j.helioyan.2020.e03160

Jalal, R. N.-U.-D., & Zaheer, M. A. (2017). Does Job Satisfaction Mediate the Relationship of Workload, Remuneration and Psychological Reward with Job Performance? International Journal of Academic Research in Business and Social Sciences, 7(9). https://doi.org/10.6007/jarbss/v7-i9/3309

Johnston, N., & Spinks, W. (2013). Organisational Climate and Employee Turnover Intention within a Franchise System. Journal of New Business Ideas & Trends, 11(1), 20–41.

Jovita, W., & Mangundjaya, W. (2019). How to Make You Stay Longer with Me? The Effect of Organizational Climate on Turnover Intention Mediating by Job Satisfaction in Information Technology Company. Psikodimensia, 18(1), 76–83. https://doi.org/10.24167/psidim.v18i1.1880

Jyoti, M. (2013). Impact of Organizational Climate on Job Satisfaction, Job Commitment and Intention to Leave: An Empirical Model. Journal of Business Theory and Practice, 1(1), 66. https://doi.org/10.22158/jbtp.v1i1p66

Kaffashpoor, A., Sadeghian, S., Shakoobi, N., & S., K. (2014). The Impact of Job Stress on Turnover Intention Mediating role of Job Satisfaction and Affective Commitment; Case Study: Mashhad’s Public Hospitals. Applied Mathematics in Engineering, Management and Technology, 2(1), 96–102.

Khan, A. H., & Aleem, M. (2014). Impact of job satisfaction on employee turnover: An empirical study of autonomous medical institutions of Pakistan. Journal of International Studies, 7(1), 122–132. https://doi.org/10.14254/2071-8330.20147-1/11

Khan, F., Mateen, A., Hussain, B., Sohail, M., & Khan, A. (2017). Factors Affecting Job Turnover: A Case Study of Private Schools of District Swat. Sarhad Journal of Management Sciences, 3(1), 46–56. https://doi.org/10.31529/sjms.2017.3.1.4

Li, Y., Huang, H., & Chen, Y. Y. (2020). Organizational climate, job satisfaction, and turnover in voluntary child welfare workers. Children and Youth Services Review, 119(July), 1–10. https://doi.org/10.1016/j.childyouth.2020.105640

Lupiana, F., Rijanti, T., Kendeng, S. J., Bendan, V., & Semarang, N. (2015). The Influence of Job Stress And Person-Organization Fit On Turnover Intention By Using Job Satisfaction As Mediating Role. Prosiding Seminar Nasional Multi Disiplin Ilmu & Call For Papers Unisbank (Sendi_U), 978–979.

Luthans, F. (2011). Organizational Behavior: An Evidence-Based Approach (12th edition). New York: McGraw-Hill/Irwin.

Mahmoud, R., Al-mkhadmeh, A. A., Alananzeh, O. A., & Masa’deh, R. (2021). Exploring The Relationship between Human Resources Management Practices in The Hospitality Sector and Service Innovation in Jordan: The Mediating Role of Human Capital. Geojournal of Tourism and Geosites, 45(2), 507–514. https://doi.org/10.30892/ptg.35231-678

Mangkunegara. (2009). Manajemen Sumber Daya Manusia. Malang: PT Remaja Rosdakarya.

Manoppo, V. P. (2020). Transformational leadership as a factor that decreases turnover intention: a mediation of work stress and organizational citizenship behavior. TQM Journal, 32(6), 1395–1412. https://doi.org/10.1108/TQM-05-2020-0097

Maslach, C., & Leiter, M. P. (1997). The Truth About Burnout: How Organizations Cause Personal Stress and What to Do About It. San Francisco: Jossey-Bass.

Mawadati, D., & Saputra, A. R. P. (2020). Pengaruh kepuasan kerja dan stres kerja terhadap turnover intention karyawan. E-Jurnal Manajemen Universitas Udayana, 1(22), 18–26.
McEntee, A., Roche, A. M., Kostadinov, V., Hodge, S., & Chapman, J. (2021). Predictors of turnover intention in the non-government alcohol and other drug sector. *Drugs: Education, Prevention and Policy*, 28(2), 181–189. https://doi.org/10.1080/09687637.2020.1759508

Nanang, A. S., Setiawan, M., & Hadiwidyojo, D. (2020). Transformational Leadership and Organizational Citizenship Behavior: Exploring the mediation of Organizational Learning Culture and Organizational Justice. *Jurnal Pendidikan Bisnis Dan Vokasi*, 7(2011), 66–79. https://doi.org/10.17977/um003v7i220121p66

Puhakka, I. J. A., Nokelainen, P., & Pylväsi, L. (2021). Learning or Leaving? Individual and Environmental Factors Related to Job Satisfaction and Turnover Intention. *Vocations and Learning*, 14(3), 481–510. https://doi.org/10.1007/s12186-021-09275-3

Qasim, T., Javed, U., & Shafi, M. S. (2014). Impact of stressors on turnover intention: Examining the role of employee well-being. *International Journal of Social, Behavioral, Educational, Economic & Management Engineering*, 8(1), 176–184.

Qureshi, M. I., Iftikhar, M., Abbas, S. G., Hassan, U., Khan, K., & Zaman, K. (2013). Relationship between job stress, workload, environment and employees turnover intentions: What we know, what should we know. *World Applied Sciences Journal*, 23(6), 764–770. https://doi.org/10.5829/idosi.wasj.2013.23.06.313

Rahman, A., Razlan Adli, Z., Musa, M., Khalid, K., Armia, R. N., & Samsudin, M. M. (2012). The Effects of Teamwork towards Jobs satisfaction in Hotel Industry in Klang Valley, Malaysia. *International Journal of Business and Behavioral Sciences*, 2(3), 8–19.

Ramlah, S., Sudiro, A., & Juwita, H. A. J. (2021). The influence of compensation and job stress on turnover intention through mediation of job satisfaction. *International Journal of Research in Business and Social Science* (2147–4478), 10(4), 117–127. https://doi.org/10.20525/jrsbs.v10i4.1206

Rezaee, A., Khoshshima, H., Zare-Behtash, E., & Sarani, A. (2020). English teachers’ job satisfaction: Assessing contributions of the iranian school organizational climate in a mixed methods study. *Cogent Education*, 7(1). https://doi.org/10.1080/2331186X.2019.1613007

Robbins, S., & Judge, T. A. (2017). Organizational Behavior. In *Fortune* (17 Global). London: Pearson Education.

Romadhom, Y. T., Noermijati, N., Moko, W., & Nazzal, A. (2020). The effects of Job Satisfaction To Intention To Leave. *Jurnal Aplikasi Manajemen*, 18(3), 401–411. https://doi.org/10.21776/ub.jam.2020.018.03.01

Ryu, H. Y., Hyun, D. S., Jeung, D. Y., Kim, C. S., & Chang, S. J. (2020). Organizational Climate Effects on the Relationship Between Emotional Labor and Turnover Intention in Korean Firefighters. *Safety and Health at Work*, 11(4), 479–484. https://doi.org/10.10116f.shaw.2020.08.007

Salleh, A. L., Bakar, R. A., & Kok Keong, W. (2008). How Detrimental is Job Stress? : A Case Study Of Executives in the Malaysian Furniture Industry. *International Review of Business Research Papers*, 4(5), 64–73.

Shakani, A., Husna, I., Abdul, B., Halim, M., Shakir, M., Zulkafli, B., & Norazmi, M. (2021). Leadership, Task Load And Job Satisfaction: A Review Of Special Education Teachers Perspective. *Turkish Journal of Computer and Mathematics Education*, 12(11), 5300–5306.

Siringoringo, H., Margianti, E. S., Ayyun, Q., & Arbiyanto, I. (2021). The workload measurement and comparison of bank tellers: a case from Indonesia. *International Journal of Productivity and Quality Management*, 34(3), 379–398.

Srimarat, T., & Mechkum, W. (2020). The influence of workload and co-worker attitude on job satisfaction among employees of pharmaceutical industry in Bangkok, Thailand: The mediating role of training. *Systematic Reviews in Pharmacy*, 11(2), 603–611. https://doi.org/10.5530/srp.2020.2.88

Subramanian, I. D., & Shin, Y. N. (2013). Perceived organizational climate and turnover intention of employees in the hotel industry. *World Applied Sciences Journal*, 22(12), 1751–1759. https://doi.org/10.5829/dosi.wasj.2013.22.12.161

Suryawan, I. G. R., Ardana, I. K., & Suwandana, I. G. M. (2021). Transformational leadership, work stress and turnover intention: the mediating role of job satisfaction. *American Journal of Humanities and Social Sciences Research*, 5(1), 146–157. https://www.ijrbs.com/wp-content/uploads/2020.2.88

Susanty, E. (2012). Pengaruh iklim organisasi terhadap kepuasan kerja dan komitmen karyawan pada universitas terbuka. *Jurnal Organisasi Dan Manajemen*, 8(2), 121–134.

Swastha, B., & Irwan. (2008). *Manajemen Pemasaran Modern* (2nd Edition). Malang: Liberty Offset.

Tadampali, A. C. T., Hadi, A., & Salam, R. (2016). Pengaruh Iklim Organisasi Terhadap Turnover Intention Melalui Kepuasan Kerja Sebagai Variabel Intervening Pada Pt Bank Sulselbar. *Jurnal Ilmiah Ilmu Administrasi Publik*, 6(2), 35. https://doi.org/10.26858/jiap.v6i2.2479

Tarigan, P. S. (2021). Pengaruh Stres Kerja dan Iklim Organisasi terhadap Turnover Intention dengan Kepuasan Kerja sebagai Variabel Intervening pada Karyawan SMK MI Mikrosikl. Universitas Sumatera Utara.

Tentama, F., Rahmavati, P. A., & Muhopilah, P. (2019). The effect and implications of work stress and workload on job satisfaction. *International Journal of Scientific and Technology Research*, 8(11), 2498–2502.

Woods, R. H., & Macaulay, J. F. (1989). Retention Program that Work, Cornell Hotel and Restaurant. *Administration Quarterly*, May(1), 78 – 90.

Xiaoming, Y., Ma, B. J., Chang, C. L., & Shieh, C. J. (2014). Effects of workload on burnout and turnover intention of medical staff: A study. *Studies on Ethno-Medicine*, 8(3), 229–237. https://doi.org/10.31901/24566772.2014/08.03.04

Yuda, I. B. D. P., & Ardana, I. K. (2017). Pengaruh Kepuasan Kerja Dan Stres Kerja terhadap Turnover Intention pada Karyawan Hotel Holiday Inn Express. *E-Jurnal Manajemen Unud*, 6(10), 5319–5347.
Zaman, K., Jasimuddin, S. M., & Kee, W. L. (2018). Organizational climate and job satisfaction: do employees' personalities matter? Management Decision, 56(2), 421–440. https://doi.org/10.1108/MD-10-2016-0713

Publisher's Note: SSBFNET stays neutral with regard to jurisdictional claims in published maps and institutional affiliations.