The Effect of Work Environment, Compensation and Work Stress on Turnover Itention at PT. Bank Modern Express Ambon Branch

Semuel Souhoka

Fakultas Ekonomi dan Bisnis, Universitas Pattimura

Article Info

ABSTRACT

This study aims to analyze the influence of work environment, compensation, and work stress on employee turnover intention at PT. Modern Express Bank, Ambon Branch. High turnover intention can be detrimental to the company, especially in terms of human resource stability and recruitment costs. The method used in this study is a quantitative approach with a survey design. The research sample consisted of 40 employees selected using a saturated sampling technique. Data were collected through questionnaires and analyzed using multiple linear regression to determine the effect of each independent variable on turnover intention. The results of the study indicate that work environment, compensation, and work stress simultaneously have a positive and significant effect on turnover intention. Partially, work environment variables have the most dominant influence on turnover intention, followed by work stress and compensation. The results of this study provide important insights for the management of PT. Bank Modern Express, Ambon Branch to improve work environment conditions, provide better compensation, and manage work stress to reduce employee turnover intention. Therefore, companies need to design policies that can improve the quality of the work environment, adjust compensation to employee expectations, and implement programs to reduce work stress in order to retain quality employees.

Corresponding Author:
Name: Semuel Souhoka
Institution: Fakultas Ekonomi dan Bisnis, Universitas Pattimura
Email: semuel.souhoka@lecturer.unpatti.ac.id

1. INTRODUCTION

The banking industry in Indonesia is currently developing in an increasingly sophisticated and dynamic situation, along with advances in digital technology, global competition, and increasingly complex consumer demands. Banks are not only required to innovate in products and services, but also to manage human resources effectively as a strategic asset in maintaining competitive advantage.

However, one of the serious challenges faced by the banking industry is the high level of turnover intention or employee desire to leave the organization. This phenomenon can disrupt productivity, lower team morale, and burden the company with additional costs for the recruitment and training process for new employees. The phenomenon of high turnover intention was also found at PT. Bank Modern Express Ambon Branch. Based on the results of initial observations and interviews, a number of employees showed a

tendency to look for other jobs. Factors such as an unsupportive work environment, inadequate compensation, and high levels of work stress are the main causes. An inharmonious work environment, lack of communication between divisions, and minimal appreciation for employee achievement reduce job satisfaction and increase turnover intention. Compensation that is not proportional to the workload also reduces employee motivation and loyalty. On the other hand, work stress caused by target pressure, excellent service, and administrative burdens further worsen employees' intentions to leave the company.

In the current era of digitalization and banking automation, employee workloads are increasingly heavy and complex. However, adaptation to these changes has not been fully accompanied by improvements in the work environment, compensation systems, or stress management in many banks, including PT. Bank Modern Express Ambon Branch. Previous studies have examined many factors of work environment, compensation, or work stress separately. For example, research by [1] and [2] which emphasizes the importance of a conducive work environment in reducing turnover intention, and research by [3] which identifies compensation as the main factor influencing employee loyalty. Research by [4] also shows that work stress has a positive effect on turnover intention, the higher the work stress, the higher the desire to resign. However, most of these studies have not simultaneously examined these three factors in the context of regional banking that is adapting to digitalization.

Several previous studies, such as those conducted by [5], have shown that high work stress can lead to burnout, decreased motivation, and increased desire to look for other jobs. Meanwhile, research by [6] also confirmed that unmanaged work stress can lead to negative behavior, including turnover intention. Other research by [7] states that prolonged work stress can damage employee well-being and contribute to increased turnover intention. This study offers a new contribution by simultaneously analyzing the influence of work environment, compensation, and work stress on turnover intention at PT. Bank Modern Express, Ambon Branch. With the differences in context and focus, this study is expected to provide more comprehensive insights into the factors that influence turnover intention in the banking industry that is undergoing digital transformation. The findings of this study are expected to provide a strong empirical basis for management to formulate more effective employee retention strategies, adaptive to changing times, and based on current employee needs. This study aims to determine and analyze partially and simultaneously the influence of work environment, compensation, and work stress on employee turnover intention at PT. Bank Modern Express, Ambon Branch.

2. METHOD

Population and Research Sample According to [8], population can be defined as a generalization area consisting of objects or subjects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this study were employees of PT. Bank Modern Express Ambon Branch, which amounted to 40 people. According to [8], a sample is part of the number and characteristics possessed by the population. The sampling technique used in this study was the saturated or census sampling technique, which is a sampling determination technique when all members of the population are used as samples [9]. The reason for using the saturated sampling technique is because the population is relatively small, less than 100 people, or research that wants to make generalizations with very small errors. Although it takes longer to collect data, the saturated or census sampling technique can obtain high data accuracy. Based on the description above, it can be seen that the sample used was 40 people. In this study, the measurement method used a Likert scale which is used to measure the attitudes, opinions and

perceptions of a person or group of people about social phenomena [9].

Data Analysis Techniques

1. **Classical Assumption Test of Multiple Linear Regression**

    The use of multiple linear regression as an analysis model requires the fulfillment of several basic assumptions, namely as follows:

    a. Multicollinearity
    b. Autocorrelation
    c. Heteroscedasticity
    d. Normality

2. **Analysis Model**

    The analysis model used is Multiple Linear Regression to determine the effect of independent variables on dependent variables. The multiple linear regression equation is as follows:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + e$$

Where :

X1	:	Work Environment Variables
X2	:	Compensation Variable
X3	:	Monkey Stress Variable
Y	:	Turnover Attention Variable
α	:	Intercept coefficient (Constant)
β	:	Coefficient regression direction
e	:	Interfering error

3. RESULTS AND DISCUSSION

3.1 Analysis of Research Results

1) **Validity and Reliability Test**
a. **Validity Test**

Table 1. Recapitulation of Research Variable Validity Test Results

No	Indicator	Item	Product Moment Correlation	Prob.	r table n=40	Information
1.	X1.1	X1.1.1	0.428	0.006	0.312	Valid
2.		X1.1.2	0.828	0.000	0.312	Valid
3.	X1.2	X1.2.1	0.646	0.000	0.312	Valid
4.		X1.2.2	0.837	0.000	0.312	Valid
5	X1.3	X1.3.1	0.719	0.000	0.312	Valid
6		X1.3.2	0.613	0.000	0.312	Valid
7		X1.3.3	0.845	0.000	0.312	Valid
8	X1.4	X1.4.1	0.650	0.000	0.312	Valid
9		X1.4.2	0.576	0.000	0.312	Valid
10	X2.1	X2.1.1	0.605	0.000	0.312	Valid
11		X2.1.2	0.622	0.000	0.312	Valid
12		X2.1.3	0.783	0.000	0.312	Valid
13	X2.2	X2.2.1	0.688	0.000	0.312	Valid
14		X2.2.2	0.537	0.000	0.312	Valid
15	X3.1	X3.1.1	0.460	0.003	0.312	Valid
16		X3.1.2	0.556	0.000	0.312	Valid
17	X3.2	X3.2.1	0.590	0.000	0.312	Valid
18		X3.2.2	0.763	0.000	0.312	Valid
19	X3.3	X3.3.1	0.522	0.001	0.312	Valid
20		X3.3.2	0.759	0.000	0.312	Valid
21	X3.4	X3.4.1	0.640	0.000	0.312	Valid
22		X3.4.2	0.386	0.014	0.312	Valid
23	Y	Y1.1.1	0.477	0.002	0.312	Valid
24		Y1.1.2	0.369	0.019	0.312	Valid
25		Y1.1.3	0.585	0.000	0.312	Valid
26		Y1.2.1	0.414	0.008	0.312	Valid
27		Y1.2.2	0.534	0.000	0.312	Valid

No	Indicator	Item	Product Moment Correlation	Prob.	r table n=40	Information
28		Y1.2.3	0.707	0.000	0.312	Valid
29		Y1.3.1	0.676	0.000	0.312	Valid
30		Y1.3.2	0.411	0.008	0.312	Valid
31		Y1.3.3	0.624	0.000	0.312	Valid

Source: Processed Data, 2025

Based on the table1 above, the validity test of 22 questionnaire items for the variables of work environment, compensation, work stress and 9 items for the turnover intention variable were declared valid and worthy of analysis.

b. Reliability Test

Based on the results of the calculation of the questionnaire reliability test as attached. The recapitulation of the reliability test results is shown in the following table:

Table 2. Recapitulation of Research Variable Reliability Test Results

Information	Variables	Cronbach's Alpha	Note
Work environment	X1	0.854	Reliable
Compensation	X2	0.656	Reliable
Job Stress	X3	0.732	Reliable
Turnover Attention	Y	0.695	Reliable

Source: Processed Data, 2025

2) Regression Model Testing

a. Classical Assumption Test

1. Multicollinearity Test

Multicollinearity testing aims to determine the perfect relationship between independent variables in the regression model.

Table 3. Multicollinearity Test

Variables	Mark		Status
	Tolerance	VIF	
Work environment(X1)	0.437	2.290	
Compensation (X2)	0.697	1,436	Multicollinearity Free
Job Stress (X3)	0.387	2,584	

Source: SPSS Output Appendix

2. Autocorrelation Test

Based on the Durbin Watson (DW) test with a value of 1.741 and a critical value of dL = 1.34 and du = 1.66, the results show that 1.66 < 1.741 < 2.34. Thus, it can be concluded that in this study there are no symptoms of autocorrelation.

3. Heteroscedasticity Test

To detect the presence or absence of heteroscedasticity, the Scatterplot graph method can be used.

Scatterplot
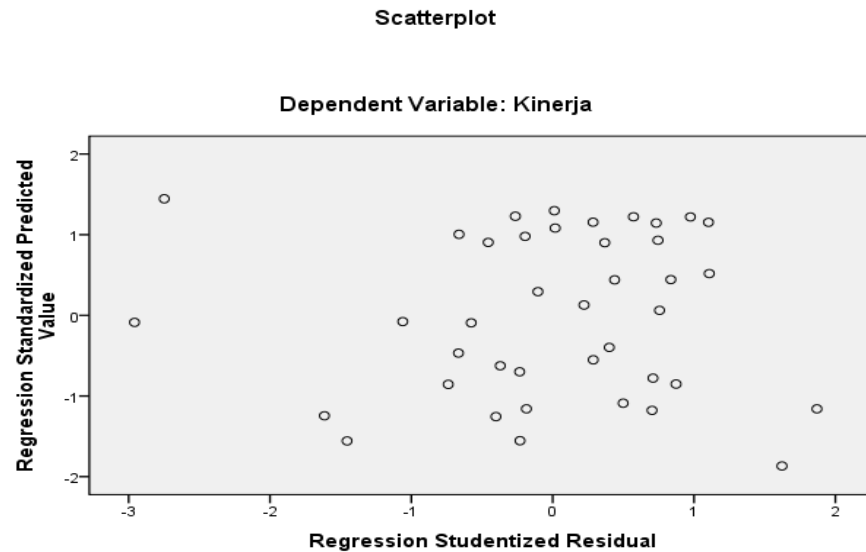
Dependent Variable: Kinerja

Figure 2. Heteroscedasticity Test Results
Source: SPSS Output Appendix

From the graph, it can be seen that the points are spread randomly, do not form a clear pattern, and are spread both above and below the number 0 (zero) on the Y axis. This means that there is no deviation from the classical assumption of heteroscedasticity in the regression model created, in other words, it accepts the homoscedasticity hypothesis.

4. **Normality Test**

The normality test aims to test whether in the regression model, the independent variables and the dependent variables are both normally distributed or not. The normality of the data in the study is seen by observing the points on the Normal P-Plot of Regression Standardized Residual of the dependent variable.

Normal P-P Plot of Regression Standardized Residual
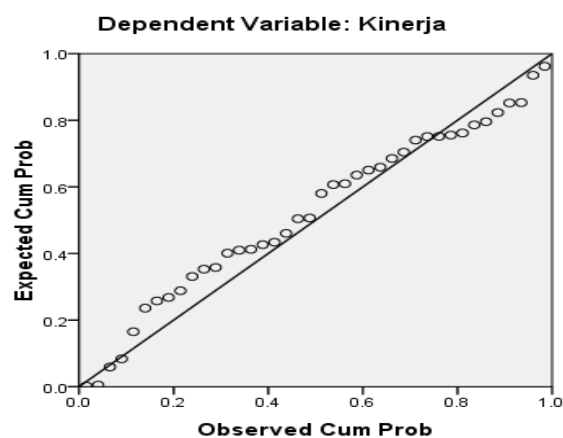
Dependent Variable: Kinerja

Figure 3. Normality Test Results
Source: SPSS Output Appendix

From the image, it can be seen that all data is normally distributed, the data distribution is around the diagonal line.

b. Multiple Linear Regression Analysis Model

Table 4. Recapitulation of Multiple Linear Regression Analysis

Independent Variable	Regression Coefficient	t-count	Probability (Sig.t)
Work environment(X1)	0.487	4.145	0.000
Compensation (X2)	0.219	2.354	0.024
Job Stress (X3)	0.312	2,500	0.017
Constants	5.212		
F count	43,230		
Adjusted R2	0.765		
R	0.783		
Dependent Variable (Y) Turnover Attention			

Source: Processed Data, 2025

From the table above, a multiple linear regression equation can be made as follows:

$$Y = 5.212 + 0.487X1 + 0.219X2 + 0.312X3 + e$$

Information:

Based on the results of the regression analysis, the constant value (a) of 5.212 indicates that turnover intention (Y) will remain at 5.212 even though it is not influenced by independent variables such as work environment (X1), compensation (X2), and work stress (X3). The regression coefficient for each independent variable shows that:

a. The work environment (X1) has a positive influence on turnover intention of 0.487, which means that every increase in the quality of the work environment will increase turnover intention.

b. Compensation (X2) has a positive influence of 0.219 on turnover intention, indicating that increasing compensation also contributes to increasing turnover intention.

c. Work stress (X3) has a positive effect of 0.312 on turnover intention, which means that increasing work stress will increase turnover intention.

Thus, these three variables have a significant influence on employee turnover intention, assuming the other variables remain constant.

c. Multiple Linear Regression Analysis Model

a) F Test (Hypothesis Testing I)

Table 5. Anova Table of Data Analysis Results

ANOVA						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	861,294	3	287,098	43,230	.000a
	Residual	239,081	36	6,641		
	Total	11000.375	39			
a. Predictors: (Constant), Work Environment, Compensation, Job Stress						
b. Dependent Variable: Turnover Intention						

Source: Processed Data, 2025

Based on the results of the F test, F count of 43.230 > F table 2.87, so Ho is rejected. This means that the variables of work environment, compensation, and work stress simultaneously have a significant effect on the turnover intention of employees of PT Bank Modern Express Ambon Branch at a significance level of 5%. Thus, the research hypothesis is accepted.

b) **t-test (Hypothesis Testing II)**

The partial test results show that the work environment (tcount = 4.145), compensation (tcount = 2.354), and work stress (tcount = 2.500) each have tcount > ttable (2.028) at α = 0.05. This proves that the three variables partially have a significant effect on the turnover intention of employees of PT Bank Modern Express Ambon Branch.

c) **Coefficient of Determination (R2)**

The adjusted determination coefficient value (R2) is 0.765, which shows that the turnover intention variable is explained by the work environment, compensation and work stress variables by 76.5%, while 23.5% is explained by other variables not analyzed in the model.

3.2 Discussion

The results of the study on the influence of work environment, compensation, and work stress on employee turnover intention. The results were analyzed based on the data that had been collected and compared with previous theories and research.

a. **The Influence of Work Environment on Turnover Intention**

A conducive and supportive work environment is essential in creating comfort and productivity for employees. An unsupportive work environment, such as lack of communication, no opportunities for development, or poor physical conditions, can increase dissatisfaction and stress which ultimately triggers turnover intention. The results of this study indicate that the work environment has a positive and significant effect on turnover intention. This means that if the quality of the work environment is poor, it is likely that employees will feel uncomfortable and have the desire to leave the company. [10] research found that an inadequate work environment will reduce employee satisfaction and increase their intention to change jobs. [11] also emphasized the importance of a supportive work environment in reducing employee stress levels. In addition, [12] emphasized that a healthy and conducive work environment can reduce the level of turnover intention, so companies must pay attention to elements such as relationships between employees, existing facilities, and effective communication.

b. **The Effect of Compensation on Turnover Intention**

Compensation is one of the main factors that influence an employee's decision to stay or leave a company. If the compensation given is not in accordance with expectations or is not commensurate with the workload, then employees tend to feel unappreciated and start considering looking for another job.

The results of this study indicate that compensation has a positive and significant effect on turnover intention. The lower the compensation received by employees, the more likely they are to look for another job. Dissatisfaction with compensation is closely related to employees' intention to leave the company. [13] also emphasized that compensation

policies that are not in accordance with market standards or do not provide sufficient incentives can cause employees to feel unappreciated and ultimately increase turnover intention. Another study by [14] also showed that the effect of compensation on turnover intention was very significant, where employees who were dissatisfied with compensation tended to have a higher intention to change jobs.

c. **The Influence of Job Stress on Turnover Intention**

Job stress is an important factor that can affect employee turnover intention. High job stress is often associated with work conditions that require excessive physical or mental workload, role ambiguity, and pressure from superiors or coworkers. This can lead to burnout, decreased motivation, and feelings of job dissatisfaction, which ultimately increase employee intentions to leave the organization.

The results of this study indicate that work stress has a positive and significant effect on turnover intention. This means that the higher the level of work stress experienced by employees, the more likely they are to have the intention to leave the organization. [5] research supports this finding by stating that high work stress causes burnout, decreased motivation, and increased desire to look for other jobs. In addition, [6] also emphasized that work stress that is not managed properly can lead to negative behavior, including increased turnover intention. [15] also found that persistent stress can lead to feelings of dissatisfaction with work and the organization, which ultimately makes employees decide to look for other jobs. To reduce the negative impact of work stress, it is important for organizations to create a work environment that supports employee well-being and provides support mechanisms, such as stress management training or work-life balance programs. In this way, organizations can reduce the level of turnover intention caused by excessive work stress.

4. CONCLUSION

The results of the study indicate that the work environment, compensation, and work stress have a positive and significant effect on employee turnover intention. These three factors predominantly influence turnover intention by 76.5%, while 23.5% is influenced by other factors outside the research model. Therefore, improving the work environment, providing appropriate compensation, and managing work stress need to be done to reduce turnover intention and increase organizational stability.

REFERENCES

[1]   D. Sari, "Pengaruh stres kerja terhadap kinerja karyawan di rumah sakit XYZ," *J. Manaj. Sumber Daya Mns.*, pp. 14(2), 67–75, 2020.

[2]   S. Sedarmayanti and H. Haryanto, "Pengaruh motivasi kerja terhadap kinerja tenaga kependidikan fakultas kedokteran Universitas Padjadjaran," *J. Ilmu Adm. Media Pengemb. Ilmu Dan Prakt. Adm.*, vol. 14, no. 1, pp. 96–112, 2017.

[3]   A. Wijayanti, "Pengaruh kompensasi dan stres kerja terhadap kinerja karyawan di perusahaan telekomunikasi," *J. Sumber Daya Mns.*, pp. 8(1), 50–60, 2021.

[4]   N. Fitriani, "Pengaruh beban kerja dan stres kerja terhadap turnover intention pada karyawan di PT. XYZ," *J. Ilmu Manaj.*, pp. 7(3), 54–63, 2019.

[5]   T. Prasetya, M., & Widodo, "Pengaruh stres kerja terhadap burnout dan turnover intention pada karyawan perusahaan multinasional," *J. Psikol. Ind.*, pp. 11(2), 134–142, 2019.

[6]   F. Luthans, *Organizational behavior: An evidence-based approach (12th ed)*. McGraw-Hill, 2011.

[7]   S. P. Robbins and T. A. Judge, "Perilaku Organisasi," vol. 7, 2008.

[8]   Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta, CV, 2017.

[9]   Sugiyono, *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta, 2014.

[10]   L. Sari, D., & Utami, "Pengaruh beban kerja terhadap turnover intention pada sektor perbankan," *J. Ekon. Bisnis*, pp. 18(1), 102–110, 2021.

[11]   A. Galang, A. S. Manggabarani, and T. Handayani, "Analisis Keputusan Pembelian Konsumen Milenial Pada Provider Smartphone (Studi Pada Pengguna Provider Simpati)," *Pros. Biema*, vol. 1, no. 1, pp. 714–726, 2020.

[12]   S. Wahyu, R., & Suryani, "Pengaruh beban kerja dan lingkungan kerja terhadap kinerja karyawan di PT. XYZ," *J. Manaj.*, pp. 15(3), 212–220, 2017.

[13]   R. Rini, "Pengaruh kepuasan kerja terhadap turnover intention di PT. ABC," *J. Psikol. Perilaku Organ.*, pp. 6(3), 49–56, 2018.

[14]   E. Dewi, I., & Haryanto, "Pengaruh stres kerja dan beban kerja terhadap kinerja karyawan di perusahaan X," *J. Manaj. Sumber Daya Mns.*, pp. 12(2), 98–108, 2020.

[15]   S. P. Robbins and T. A. Judge, *Organizational Behavior*. Pearson, 2017.