

Effect of Organizational Commitment, Job Stress, And Job Satisfaction on Turnover Intention

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Abstract

The purpose of this study is to find out how organizational commitment, job stress, and job satisfaction affect turnover intention. This research was conducted at PT Satya Ardhia Angkasa (Outsourcing PT Angkasa Pura II Persero) in Terminal 1, Terminal 2, and Terminal 3 of Soekarno–Hatta Airport. This type of research is included in quantitative research with a total population of all employees working at PT Satya Ardhia Angkasa located in Terminal 1, Terminal 2, and Terminal 3 of Soekarno–Hatta Airport with a Sample of 100 employees. This research data collection technician uses interviews and questioners. The analysis method uses classic assumption testing, data validity, and reality testing as well as hypothesis testing with multiple linear regression analysis techniques processed using SPSS 23.0 for windows. Based on the results of determination coefficient tests resulting in an Adjusted R Square value of 0.433 or 43.3%, this shows the effect of Organizational Commitment, Job Stress, and Job Satisfaction on Turnover Intentions. The remaining 56.7% influenced the results found in this study of Organizational Commitment, Job Stress and Job Satisfaction have a simultaneous and significant effect on turnover intentions

Keywords: Organizational Commitment, Job Stress, Job Satisfaction, Turnover Intention

I. Introduction

Human Resources (HR) plays an important role in the Company's future development. Whether or not the achievement of the Company's objectives depends entirely on the ability of Human Resources (HR) or employees in the Company. Human resources are required to continue to be able to develop capabilities proactively within the Company.

Before conducting the study, researchers also conducted a pre-survey conducted with the number of respondents 30 employees outsourcing PT Angkasa Pura II (Persero) at Soekarno-Hatta Airport. There are several reasons that emerge as the basis of their desire to move jobs. The pre-survey can be seen in tables 1, 2, 3 & 4 :

Table 1. Organization Commitment Provisional Questionnaire Data

No	Description	Strongly Disagree	Disagree	Neutral	Agree	Very Agreeable
1	Employees are happy to spend time working in the organization	23%	23%	20%	17%	17%
2	Employees are concerned about problems that occur within the Company	29%	20%	25%	20%	7%
3	Emotionally bonded	27%	30%	23%	13%	7%
4	Employees will find it hard to leave the Company	30%	30%	27%	10%	3%
5	Employees will have difficulty in life if they leave the Company	27%	23%	33%	13%	3%
6	Working at this company is a necessity	33%	27%	20%	13%	7%
7	Employees feel an obligation to be loyal to the Company	37%	23%	27%	10%	3%
8	Employees feel comfortable leaving the Company because they have been given facilities	40%	27%	13%	13%	7%
9	Holding values that are to stay true to one organization	27%	20%	27%	20%	7%

Based on the results of the above pre-survey, it appears that employees are less likely to be committed to arrogance. It is known that employees feel very disagreed as much as 40% of the time when leaving the Company because they have been given facilities and strongly disagree as many as 29% of employees are concerned about problems that occur within the Company. This indicates that organizational commitment, in general, is one of the factors that want to resign from their current work.

Table 2. Job Stress Temporary Questionnaire Data

No	Description	Strongly Disagree	Disagree	Neutral	Agree	Very Agreeable
1	Tired of working	13%	13%	22%	27%	25%
2	Personal conflicts so that it is not a working concentrate	30%	20%	23%	13%	13%
3	The company's expectations to employees are unclear	13%	17%	27%	20%	23%
4	Work is not part of it	10%	13%	23%	33%	20%
5	Relationships with superiors are not harmonious	23%	27%	33%	13%	3%
6	Unhealthy competition	7%	30%	53%	10%	0%
7	Unclear career	10%	10%	10%	23%	47%
8	Difficulty of promotional opportunities	7%	7%	20%	23%	43%

9	Employees are still considered eye-to-eye	17%	13%	23%	27%	20%
10	Company regulations are not pro employees	10%	13%	23%	27%	27%
11	Families/parents are less supportive	17%	20%	20%	20%	23%
12	Hard work is not worth the income	7%	10%	13%	27%	43%
13	Easily exhausted and lackluster because it is difficult to get time off	17%	27%	27%	27%	3%

Based on the results of the above pre-survey, it is known that many outsourcing employees feel that their career as an outsourcing employee is not clearly known as much as 47%, and employees are tired of working as outsourcing employees as much as 27%.

Table 3. Temporary Job Satisfaction Questionnaire Data

No	Description	Strongly Disagree	Disagree	Neutral	Agree	Very Agreeable
1	Job responsibilities	27%	17%	17%	23%	17%
2	Interests-based tasks	27%	27%	23%	17%	7%
3	Nice to do the job	20%	23%	33%	17%	7%
4	Salary according to ability	23%	27%	23%	17%	10%
5	The amount of allowance received by the Wage Standard	50%	17%	17%	13%	3%
6	Fair promotion policy	57%	23%	13%	7%	0%
7	Objective promotion	60%	20%	10%	10%	0%
8	Promotion based on achievements	53%	23%	17%	3%	3%
9	Boss as decision-maker	17%	17%	17%	33%	17%
10	Superiors have a firm and disciplined attitude	13%	17%	20%	33%	17%
11	The boss is fair in giving a fair assessment	20%	20%	30%	20%	10%
12	Compact work in teams	13%	17%	20%	37%	13%
13	Healthy competitive conditions	13%	13%	27%	27%	20%
14	Mutual respect	13%	13%	27%	33%	13%

Based on the results of the above pre-survey, proving that outsourcing employees strongly disagree with the percentage amount of 60% that the promotion objectively on outsourced employees at PT Angkasa Pura II (Persero).

Table 4. Data Questionnaire Temporary Turnover Intention

No	Description	Strongly Disagree	Disagree	Neutral	Agree	Very Agreeable
1	Increased Employee Attendance	20%	13%	33%	20%	13%
2	Decreased Level of Responsibility	17%	17%	23%	27%	17%
3	Employees Are More Lazy to Work	13%	17%	17%	37%	17%
4	Employee Orientation Works Elsewhere	7%	13%	13%	30%	37%
5	Employees Often Misconduct in The Code of Conduct	10%	13%	27%	33%	17%
6	Employees Often Leave The Workplace	10%	17%	20%	27%	27%
7	Employees Protest More Often Against Company Policies To Superiors	10%	10%	20%	33%	27%
8	Employees Want Fair Remuneratia	13%	13%	33%	20%	20%
9	Employee's Positive Behavior Increases Employee's Positive Behavior Differently	17%	20%	23%	23%	17%
10	Employees Have A High Responsibility for The Duties Charged	13%	13%	17%	33%	23%

Based on the results of the pre-survey above, proving that outsourced employees are lazier to work as much as 37% as outsourcing employees at PT Angkasa Pura II (Persero), and Employees More Often Protest Against Company Policies to Superiors as much as 33%. A high turnover rate indicates that things are not good. When within the organization, there is dissatisfaction among employees, many of them work to get out to other companies.

II. Literature Review

A. Organizational Commitment

According to Meyer and Allen (1991) in Luthans (2011:148), there are three dimensions of organizational commitment that will be used in this study, namely:

1. Affective commitment is a commitment based on the loss that must be felt if the employee leaves the organization. The cause may be the loss of seniority status, support for the promotion or benefits provided by the organization during this time.
2. Continuance commitment is a desire owned by the individual, based on the employee's perception of the losses he or she will face if he leaves the Company so that the individual feels the need to be connected to the Company
3. Normative commitment is the employee's feelings about the obligations he or she must give to the Company, and the action is the right thing to do.

B. Job Stress

Stress becomes an integral part of human life, including being at work. There are several factors that are potential sources of stress that can be dimensions of job stress. According to Robbins and Judge (2007: 598), these factors are:

1. Environmental Factors

Environmental uncertainty also affects employee stress levels within an organization, just as it affects the organizational structure. Uncertain environmental factors that affect the organization a lot are economic uncertainty, political uncertainty, and technological change. When the economy is volatile, employees become worried about the future of their jobs. So is when domestic and foreign politics are volatile. Employees can become stressed for fear that their jobs will be affected by the political turmoil. Fast-growing technology, especially new innovations, could potentially replace the position of employees who have skills adopted into the new technology. Finally, stress arises among employees.

2. Organizational Factors

The pressure to avoid mistakes or to have to complete tasks for a limited time, overloaded work, and highly demanding and insensitive bosses, and unpleasant coworkers are some examples of stress-causing factors. There are three categories for stress factors viewed from the organizational side, namely task demands, role demands, and interpersonal demands. The demands of duty related to the work of the employee himself. Design of the work (autonomy, job type, automation level), working conditions, and workspace layout. The demands of the role relate to the pressures put on an employee because of his function in the role he or she is in in the current organization. Role conflicts raise expectations that can be very difficult for an employee to achieve or meet. Interpersonal demands are pressures created by other employees in one organization. A lack of social support from coworkers and poor relationships among employees can create job stress.

3. Individual Factors

There are three individual factors that can cause stress, namely: family problems, individual economic problems, and personality traits inherent in an employee. Marital problems, relationship breakups, and child discipline issues are examples of family problems that have the potential to cause stress. Economic problems due to high financial needs have the potential to cause stress and disrupt their focus. Some people may have an innate tendency to accentuate the negative aspects of their environment. This is a stress factor due to the personal character of the employee.

C. Job Satisfaction

Job satisfaction, according to Luthans (2011:141), is influenced by five factors. The five factors that affect job satisfaction are:

1. The work itself. The extent to which his work provides interesting tasks, opportunities to learn, and opportunities to accept responsibility.
2. Salary. The amount of remuneration received and the extent to which this is considered fair in relation to others in the same organization.
3. Promotional opportunities. Opportunity to rise through the ranks in the organization.
4. Supervision. Supervisor's ability to provide technical assistance and behavioral support

5. Coworkers. The level at which coworker is technically good and socially supportive.

D. Turnover Intention

The turnover discussed in this study is in the context of voluntary turnover. Abelson (1987 in Syria 2011:46) explains that turnover intention is an overview of the mind to go out looking for work elsewhere, as well as the desire to leave the organization.

According to Mobley (1986) in Wulan Nisa, *et.al* (2012:81), factors that affect employee turnover can be distinguished into two factors, namely organizational factors and individual factors.

These factors include:

Organizational Factors

1. Categories of positions. Price (1979) in Wulan Nisa, *et.al* (2012:81) in his research concluded that employee turnover is more common among (1) rough labor than fine labor, (2) higher skill levels among rough laborers, (3) non-managerial categories.
2. The size of the organization. Conceptually, fewer organizations are associated with not so much employee turnover, as larger organizations have more internal mobility opportunities, sophisticated personnel selection and human resource management processes, more competitive reward systems, and research devoted to employee turnover.
3. The size of the work unit. The size of the Work Unit is related to employee turnover through other factors such as group integratedness, personalization, and communication.
4. Payroll. Employee turnover is at its highest level in low-paying industries.
5. Operating Weight. The purpose of labor work here is the relationship between employee turnover and certain job traits, including routine or repetition of tasks, autonomy, and job responsibilities.

Individual Factor

1. Age. Younger employees are more likely to leave. Younger employees may have more opportunities to get a new job and have smaller family responsibilities, making it easier to work mobility.
2. Working period. Employee turnover is much more likely to be found in employees with shorter working life. Mangione (1973) in Wulan Nisa, *et.al* (2012:81) in a varied national study, found that the length of work was the best predictor of employee turnover.
3. Gender. Gender can have an effect on other factors, such as position and family responsibilities.
4. Education. The study of education is based largely on individuals with the same education; the meaning of education as a factor is questionable if given the large differences in the quality of education.
5. Biographical Data. According to Muchinsky and Turtle (1979) in Wulan Nisa, *et.al* (2012:82), most of the existing sources show that biographical data is beneficial for employee turnover forecasting.

6. Personality. According to Porter and Steers (1973) in Wulan Nisa, et.al (2012:82), people who leave the organization tend to there is a limit to personality factors, such as achievement, aggression, self-reliance, and self-confidence.
7. Interests. If a person's interests and job requirements are the same or similar, then the rate of employee turnover is lower.
8. Talent and ability. If the organization uses talent related to work, then this can be a predictor factor for employee turnover.

Based on the background of the problem, the study of theories and results from previous research, compiled as a frame of thought in this study in general, the theoretical frame of thought in this study will explain directly between variables – independent variables such as Organizational Commitment, Job Stress, Job Satisfaction and Turnover Intention as dependent variables. Here's Figure 1 Framework:

Figure I. Framework

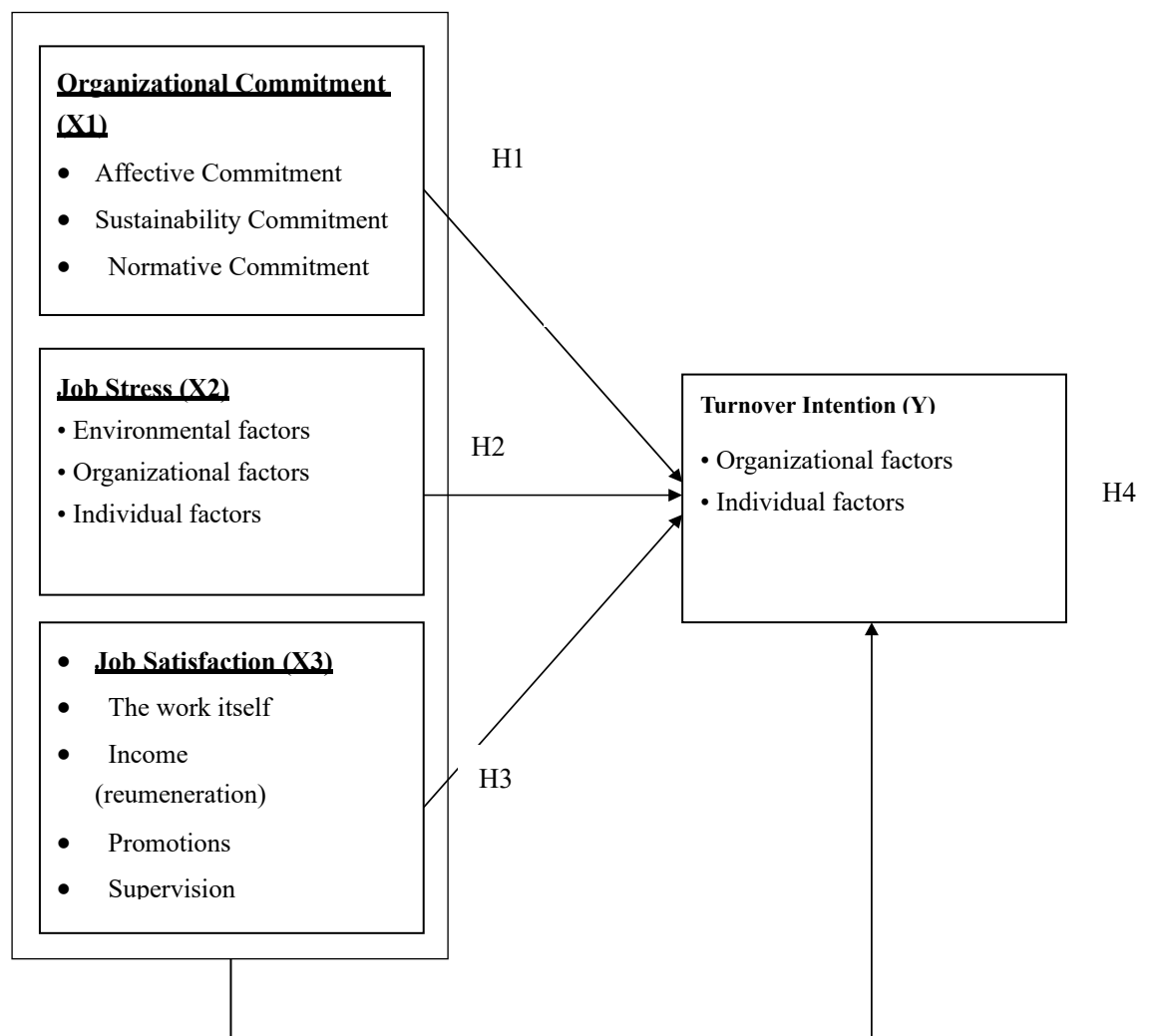


Figure I. Framework

Based on the study of the above library, the research hypothesis is formulated as follows:

H₁ : Organizational commitment affects Turnover intention

H₂ : Job stress affects Turnover Intention

H₃ : Job satisfaction affects Turnover Intention

H₄ : Organizational commitment, job stress, and job satisfaction and have a simultaneous influence on Turnover Intention.

III. RESEARCH METHODS

The research method used in this study is quantitative research in the form of data on the number of absenteeism, a number of employees, and the results of statistical calculation (SPSS) version 23. While the data source used in this study is the primary source of data obtained by direct observation and questionnaire distributed to respondents, secondary sources are obtained from the Company in its finished forms, such as the company history and organizational structure of the Company. For location and research, objects are carried out on employees of PT Satya Ardhia Angkasa (Outsourcing PT Angkasa Pura II Persero) in Terminal 1, Terminal 2, and Terminal 3 of Soekarno–Hatta Airport. The population in this study is all employees at PT Satya Ardhia Angkasa (Outsourcing PT Angkasa Pura II Persero) in Terminal 1, Terminal 2, and Terminal 3 of Soekarno–Hatta Airport and for samples using 100 employees. The data collection method used in this study is a method of interviews and questionnaires using a list of questions disseminated to respondents, namely employees at PT Satya Ardhia Angkasa (Outsourcing PT Angkasa Pura II Persero) in Terminal 1, Terminal 2, and Terminal 3 of Soekarno –Hatta Airport.

This research uses multiple linear regression analysis techniques. This test aims to look for the influence of organizational commitment (X₁), job stress (X₂), job satisfaction (X₃), and turnover intention (Y). This research data processing technique IBM SPSS Statistics program version 23. The multiple linear regression models used are by using formulas:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e_1 \dots\dots\dots (1)$$

Description:

Y = *turnover intention*

a = konstanta

X₁ = Job stress

X₂ = organizational commitment

X₃ = job satisfaction

b₁ = job stress regression coefficient

b₂ = organizational commitment regression coefficient

b₃ = job satisfaction regression coefficient

e₁ = error coefficient

IV. Results and Discussions

Based on 100 respondents of PT Satya Ardhia Angkasa (Outsourcing OF PT Angkasa Pura II Persero) in Terminal 1, Terminal 2, and Terminal 3 of Soekarno–Hatta Airport. The characteristics of the

respondent are seen from several criteria, namely age, gender, length of work, and type of education. The characteristics of respondents are described as follows.

Table 5 Employee Distribution of PT Satya Ardhia Angkasa

No	Gender	Frequency (Person)	Percentage
1	Male	73	73,00 %
2	Female	27	36,99 %
No	Age	Frequency (Person)	Percentage
1	≤ 25 Years	25	25,0%
2	26 - 35 Years	47	47,0%
3	≥ 35 Years	28	28,0%
No	Working period	Frequency (Person)	Percentage
1	< 1 Years	86	86,0 %
2	1 – 5 Years	12	12,0 %
3	> 5 Years	2	2,0 %
No	Education	Frequency (Person)	Percentage
1	SMA Equivalent	52	52,0 %
2	D3	21	22,0 %
3	S1	27	27,0%

A. Validity

A questionnaire is said to be valid if the question item is able to reveal something measured by the questionnaire. The validity test is done by correlating between the factor score and the total score, and if the correlation of each factor is positive > 0.196 , then it is declared valid.

Table 6
Validity Test Results

No	Variable	Indicators	r Count	Description
1	Organizational Commitment (X1)	X1.1	0.329	Valid
		X1.2	0.341	Valid
		X1.3	0.781	Valid
		X1.4	0.847	Valid
		X1.5	0.203	Valid
		X1.6	0.248	Valid
		X1.7	0.198	Valid
		X1.8	0.540	Valid
2	Job Stress (X2)	X2.1	0.198	Valid
		X2.2	0.211	Valid
		X2.3	0.327	Valid

		X2.4	0.250	Valid
		X2.5	0.373	Valid
		X2.6	0.296	Valid
		X2.7	0.201	Valid
		X2.8	0.197	Valid
		X2.9	0.361	Valid
		X2.10	0.533	Valid
		X2.11	0.466	Valid
		X2.12	0.205	Valid
		X2.13	0.226	Valid
3	Job Satisfaction (X3)	X3.1	0.199	Valid
		X3.2	0.411	Valid
		X3.3	0.293	Valid
		X3.4	0.204	Valid
		X3.5	0.272	Valid
		X3.6	0.197	Valid
		X3.7	0.552	Valid
		X3.8	0.212	Valid
		X3.9	0.248	Valid
		X3.10	0.506	Valid
		X3.11	0.280	Valid
		X3.12	0.226	Valid
		X3.13	0.257	Valid
		X3.14	0.420	Valid
4	Turnover Intention (Y)	Y.1	0.499	Valid
		Y.2	0.197	Valid
		Y.3	0.268	Valid
		Y.4	0.544	Valid
		Y.5	0.201	Valid
		Y.6	0.439	Valid
		Y.7	0.220	Valid
		Y.8	0.507	Valid
		Y.9	0.330	Valid
		Y.10	0.204	Valid

B. Reliability

Reliability tests were conducted to measure the consistency of answers to questions given in questionnaires used as measuring instruments in this study. Results from the Cronbach Alpha statistical test, if greater than 0.60, indicating that the instrument used is reliable.

Table 7
Variable Indicator Reliability Test Results

Variable	Cronbach's Alpha	Description
<i>Organizational Commitment (X₁)</i>	0.798	Reliable
<i>Job Stress (X₂)</i>	0.770	Reliable
<i>Job Satisfaction (X₃)</i>	0.763	Reliable
<i>Turnover Intention (Y)</i>	0.749	Reliable

C. Normality

The normality test aims to test whether a data distribution is normal or not. The determination of normal or not the distribution of data can be done by using Kolmogorov Smirnov.

Table 8
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.67590492
Most Extreme Differences	Absolute	.071
	Positive	.043
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

D. Multicollinearity Test

Multicollinearity assumption tests are used to measure the level of association, the closeness of relationships, or linear relationships between free variables. One of the commonly used multicollinearity tests is the variance inflation factor (VIF) testing; if the VIF value is above variable $X < 10$, then there is no multicollinearity.

Table 9 Data Multicholnarity Test Results

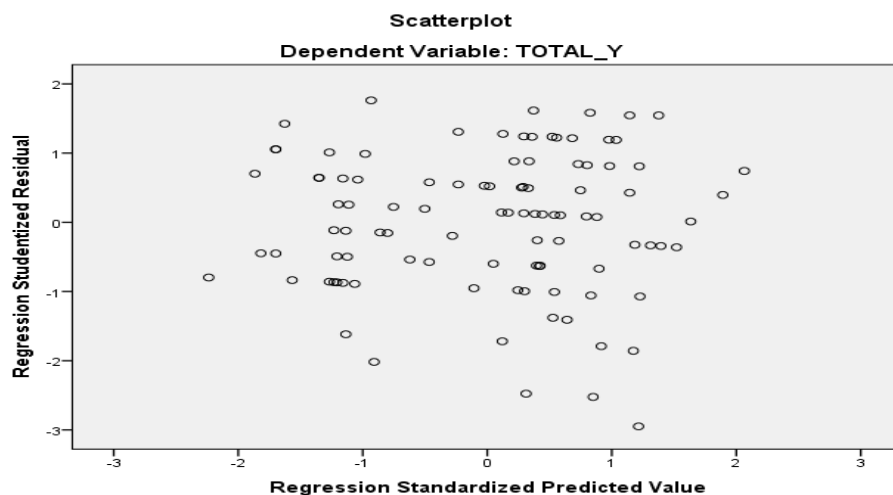
Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	37.243	6.246		5.963	.000		
TOTAL_X1	-.109	.141	-.079	-.776	.440	.985	1.016
TOTAL_X2	.011	.088	.013	.125	.900	.962	1.040
TOTAL_X3	.030	.089	.035	.343	.732	.977	1.024

a. Dependent Variable: TOTAL_Y

E. Heteroskedasticity

Multiple regression equations need to be tested whether or not the variants of residual observations are one with the other observations. If the residual has the same variant, then it is called homoskedasticity whereas if the variant is not the same, called heteroskedasticity occurs. A good regression equation is if there is no heteroscedasticity. By using the Scatter Plot, the following results are obtained:

Figure 2 Heteroskedasticity Test Result



F. Multiple Linear Regression Analysis

The data analysis technique used in this study is with multiple linear regression analyses, which are used to determine the influence between independent variables and dependent variables. The use of linear regression doubled because the study used more than one independent variable, including Organizational Commitment variables (X_1), Job Stress (X_2), Job Satisfaction (X_3).

1. R-SQUARE TEST RESULTS

The determination coefficient (R^2) essentially measures how far the model is able to explain variations of independent variables. The coefficient value of determination is between 0 and 1. A small R^2 value means the ability of independent variables.

Table 10
R-Square Turnover Intention Determination Coefficient Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.671 ^a	.450	.433	.54355

a. Predictors: (Constant), TOTAL_X3, TOTAL_X1, TOTAL_X2

b. Dependent Variable: TOTAL_Y

Based on table 10, the known value of Adjusted R Square = 0.433. This indicates that 43.3% of turnover intention contributions can be explained by organizational commitment variables (X_1), Job Stress (X_2), Job Satisfaction (X_3) and Turnover Intention (Y)

2. SIMULTANEOUS SIGNIFICANCE TEST RESULTS (Test f)

According to Ghazali (2016) F test or regression coefficient test is jointly used to find out if together independent variables have a significant effect on dependent variables. The test used a significance level of 0.05. Simultaneous regression test (Test f) can be formulated as follows:

- (1) If Sig. < 0.05 Then H_0 is rejected, and H_a is accepted (significantly)
- (2) If Sig. > 0.05 Then H_0 is accepted, and H_a is rejected (insignificant)

Table 11
F Turnover Intention Test Analysis Results

ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	5.304	3	1.768	.239	.869 ^b
Residual	708.886	96	7.384		
Total	714.190	99			

a. Dependent Variable: TOTAL_Y

b. Predictors: (Constant), TOTAL_X3, TOTAL_X1, TOTAL_X2

Based on table 11 above, the known value is $F = 0.239$, and the value of Sig. = 0.000, while the value F of the table with $df (3,96) = 2.74$. Thus H_0 is rejected, this variable variables of Organizational Commitment (X_1), Job Stress (X_2) and Job Satisfaction (X_3) together have a significant effect on the Turnover Intention (Y) variable.

3. HYPOTHETICAL TEST RESULTS

The t-test is performed as a hypothetical test to determine the influence of each individual independent variable on dependent variables. According to Ghazali (2016), to calculate the t-table used provisions $df = n - k = 100 - 4 = 96$ at the level of significant (α) of 5% (error rate of 5% or 0.05) or the level of confidence of 95% or 0.95, so if the error rate of a variable is more than 5% means the variable is insignificant. The way to make decisions is:

- If probability/significant > 0.05 or t count < t table, H_0 is accepted.
- If probability/significant < 0.05 or t count > t table, H_0 is rejected.

Table 12 Linear Regression Results double turnover intention (Y)

Coefficients^a

Model		Unstandardized Coefficients		t	Sig.	Result
		B	Std. Error			
1	(Constant)	2.623	3.573	.734	.465	
	TOTAL_X1	.302	.036	8.392	.000	Positive Significant
	TOTAL_X2	.112	.035	3.219	.002	Positive Significant
	TOTAL_X3	.195	.045	4.387	.000	Positive Significant

a. Dependent Variable: Turnover Intention

The achievement and testing hypothesis (H) in Table 12 is as follows:

$$Y = 2.623 + 0.302 X_1 + 0.112X_2 + 0.195 X_3 + e;$$

1. There is a partial influence of the Organization's Commitment (X₁) to Turnover Intention (Y).

Table 12 above shows that the relationship between Organizational Commitment (X₁) and Turnover Intention (Y) is significant with a t-count of 8,392 (t-count > t table (df=96) = 1.99) and a Sig value. = 0.000. The coefficient value is positive at 0.302, which indicates that the direction of the relationship between Organizational Commitment (X₁) and Turnover Intention is positive at 30.2%. Thus the H₁ hypothesis in this study, stating that "Organizational Commitment (X₁) has a significant effect on Employee Turnover Intention (Y)," is accepted.

2. There is a partial effect of Job Stress (X₂) on Turnover Intention (Y).

Table 12 above shows that the relationship between Job Stress (X₂) and Turnover Intention (Y) is significant with a t-count of 3,219 (t-count (df=96) > 1.99) and a value of Sig. = 0.002. The coefficient value is positive at 0.112, which indicates that the direction of the relationship between Job Stress (X₂) and Turnover Intention is positive at 11.2%. Thus the H₂ hypothesis in this study stating that "Job Stress (X₂) has a significant effect on Employee Turnover Intention (Y) is accepted.

3. There is a partial effect of Job Satisfaction (X₃) on Turnover Intention (Y).

Table 12 above shows that the relationship between Job Satisfaction (X₃) and Turnover Intention (Y) is significant with a t-count of 4,387 (t-count (df=96) > 1.99) and a Sig value. = 0.000. The coefficient value is positive at 0.195, which indicates that the direction of the relationship between Job Satisfaction (X₃) and Turnover Intention is positive at 19.5%. Thus the H₃ hypothesis in this study,

which states that "Job Satisfaction(X_3) has a significant effect on Employee Turnover Intention (Y), is accepted.

4. Organizational Commitment, Job Stress, and Job Satisfaction simultaneously affect Turnover Intention.

Based on the results of the simultaneous significance test (test f) in table 7 above shows an F-count value of 65,240 ($F\text{-count} > F\text{-table}$ ($n=100$, and $k=3 = 2.74$) and a Sig value. = 0.000, indicating that the Job Stress variable (X_2) and the Job Satisfaction variable (X_3) together have a significant effect on the Turnover Intention (Y) variable. Thus the H4 hypothesis in this study stating that "Organizational Commitment, Job Stress and Job Satisfaction simultaneously affect turnover intention" is accepted.

C. Inter-Dimensional Correlation Matrix

Variable correlation analysis is used to determine the relationship between Organizational Commitment (X_1), Job Stress (X_2), Job Satisfaction (X_3), and Turnover Intention variables.

Table 13. Correlation among dimensions

Variable	Dimensions	Turnover Intention (Y)				
		4.1 Job Attendance	4.2 Getting Lazy	4.3 Increase in Violations	4.4 Increased Protests	4.5 Different Positive Behaviors
Organizational Commitment (X_1)	1.1 Employees are happy	0.449	0.557	0.481	0.449	0.381
	1.2 Caring employees	0.508	0.540	0.422	0.458	0.290
	1.3 Employees feel heavy	0.545	0.629	0.468	0.482	0.353
	1.4 Employees get into trouble	0.430	0.511	0.467	0.446	0.367
	1.5 Work is a necessity	0.421	0.290	0.321	0.349	0.122
	1.6 Employees have an obligation to	0.530	0.391	0.234	0.412	0.209
	1.7 Employees	0.419	0.192	0.128	0.327	0.287
	1.8 Holding the faithful	0.210	0.312	0.256	0.235	0.176
Job Stress (X_2)	2.1 Tired of working	0.340	0.311	0.381	0.290	0.391
	2.2 Personal conflicts	0.321	0.417	0.290	0.391	0.192

	2.3 2.3 Employee expectations are unclear	0.238	0.501	0.353	0.192	0.312
		0.365	0.265	0.367	0.312	0.311
	2.4 Working is not part of it	0.410	0.371	0.122	0.311	0.417
	2.5 Relationships with superiors are not harmonious	0.387	0.178	0.209	0.225	0.501
		0.435	0.142	0.287	0.312	0.265
	2.6 Unhealthy competition	0.412	0.211	0.599	0.290	0.371
	2.7 Obscure career	0.232	0.290	0.591	0.318	0.178
	2.8 Difficulty of promotional opportunities	0.149	0.213	0.192	0.339	0.419
	2.9 Still considered eye-to-eye	0.237	0.207	0.312	0.245	0.129
	2.10 Company rules are not pro employees	0.458	0.306	0.311	0.356	0.232
	2.11 Family/parents are less supportive	0.365	0.286	0.267	0.430	0.267
Job Satisfaction (X3)	2.12 Hard work is not worth the income	0.419	0.192	0.128	0.321	0.544
	2.13 Easy fatigue and lackluster	0.210	0.312	0.256	0.235	0.176
	3.1 Employment responsibilities	0.122	0.412	0.333	0.126	0.349
		0.209	0.232	0.178	0.209	0.317
	3.2 Interests-based tasks	0.287	0.149	0.142	0.287	0.292
	3.3 Happy to do the job	0.290	0.237	0.211	0.290	0.276
	3.4 Salaries according to ability	0.391	0.391	0.290	0.391	0.138

3.5 Amount of benefits received	0.192	0.192	0.213	0.192	0.229
3.6 Fair promotion policy	0.312	0.312	0.207	0.312	0.139
3.7 Objective promotion	0.311	0.311	0.228	0.112	0.128
3.8 Promotions based on achievements	0.433	0.225	0.276	0.259	0.335
3.9 Superiors as decision makers	0.339	0.173	0.301	0.126	0.266
3.10 Boss has a firm attitude	0.236	0.189	0.308	0.331	0.389
3.11 Fair boss	0.276	0.122	0.126	0.288	0.122

Based on Table 13, the interpretation of the correlation matrix is as follows:

1. Organizational Commitment Variable (X_1) to Turnover Intention Variable(Y)

Based on Table 13 above it is known that the larger correlation value between the dimensions in the Organization Commit variable(X_1) against the Turnover Intention (Y) variable is dimension X1.3 The employee feels heavy with dimension Y2. Start lazy work, which is 0.629, and enter into the category of strong relationship level. This explains that the X1.3 dimensions employees feel heavy in organizational commitment variables are indispensable to support increased Turnover Intention (Y), especially in the Start lazy work dimension.

2. Job Stress Variable (X_2) to Turnover Intention Variable (Y)

Based on Table 13 above, it is known that the larger correlation value between the dimensions in the Job Stress Variable (X_2) to the Turnover Intention Variable (Y) is X2.8 Difficult to the chance of promising with dimension Y4. The increase in offenses was 0.599 and was in the moderate relationship level category. This explains that the X2.8 dimension of hard-to-compress promotion in the Job Stress variable is required for any increase in Turnover Intention (Y), especially in the Increased Violation dimension.

3. Job Satisfaction Variable (X_3) to Turnover Intention Variable(Y)

Based on Table 13 above it is known that the larger correlation value between the dimensions in The Job Satisfaction Variable(X_3) to the Turnover Intention(Y) variable is dimension X3.1 Work responsibility with dimension Y5. The different positive behaviors are 0.544 and enter into the moderate relationship level category. This explains that the X3.1 dimension of job responsibility in the Job Satisfaction variable is required for each increase in Turnover intention (Y), especially in different positive Behavior dimensions.

V. Conclusions and Suggestions

A. Conclusion

Based on the discussion of the above research results, it can be concluded that the Organizational Commitment Variable has a positive and significant effect on turnover intention. Then for Job Stress variables to have a positive and significant effect on turnover intention and job satisfaction variables have a positive and significant effect on turnover intention and organizational commitment variables, job stress and job satisfaction have a positive and significant effect together on turnover intention.

B. Suggestion

advice that can be given to minimize employee stress levels, then the Company should provide work that suits its field, and the level of employee workload that suits the employee's ability. The Company is expected to increase employee commitment by providing support and attention to its employees and providing employee satisfaction that can spur employee morale. Further research is expected to add variables and take samples outside the banking environment and use other models as analysis tools.

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