

Exploring Employee Turnover Intention: PT. Esta Dana Venture Case

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ABSTRACT

Purpose: The purpose of this study to determine the effect of workload, work stress and burnout on turnover intention employee of PT. Esta Dana Ventura Branch of Makasar.

Design/Methodology/Approach: This research uses explanative research with a quantitative approach. A sample of 120 respondents was selected for data collection using simple random sampling method. A closed questionnaire was used which was facilitated through Google Forms. The collected data was analyzed using a Likert scale model and t test.

Findings: This study confirms a positive and significant relationship between workload, work stress, and burnout with employee turnover intention. These results support theories that describe excessive workload, high stress levels, and levels of burnout with the desire of employees to leave the organization. These implications can enrich our understanding of how these variables are interrelated and how they impact employee attitudes and behavior. Based on the research results, PT. Esta Dana Ventura Makassar Branch should take some practical steps Encouraging open communication between management and employees is very important. This can help identify problems related to workload, work stress, and burnout that affect employees. Management needs to open effective communication channels to provide opportunities for employees to convey problems and problems that are experienced.

Keywords: Workload; Work Stress; Burnout

INTRODUCTION

The financial sector has a very strategic role, especially through the intermediary function and provision of funds, to encourage Indonesia's economic growth in the last few decades (Nizar, 2021).

The financial sector comprises companies that provide financial services to commercial and retail customers, including investment funds, banks and insurance companies. The Financial Sector is often referred to as the 'blood of the economy'. Meanwhile, the Financial Services Industry is often regarded as a pillar of the national economy which is expected to advance public welfare and be globally competitive. The activities of institutions or companies that provide financial services are supervised by the Financial Services Authority (OJK) as stipulated in Law Number 21 of 2011 concerning the Financial Services Authority (RI Ministry of Finance, 2021). One of the companies that provide financial services other than banks is a finance company.

The Financial Services Authority (OJK) defines a finance company as a business entity established to conduct leasing, factoring, consumer financing, and credit card business. There are 4 business activities carried out by Financing Companies according to OJK (2019), namely: 1. Leasing is a financing activity in the form of the provision of capital goods either through a Finance Lease or an Operating Lease. 2. Factoring is a financing activity in the form of purchasing a company's short-term trade receivables and managing these receivables. 3. Credit Card Business is a financing activity for the purchase of goods and/or services using a credit card. 4. Consumer finance (Consumer Finance) is a financing activity for the procurement of goods based on consumer needs with payments in installments

Financing Companies previously known as the leasing industry are part of the Financing Institutions. Financing Institutions include financing companies, venture capital companies, and infrastructure financing. Based on data from the Association of Indonesian Financing Companies for 2020, there are 176 financing companies (APPI, 2022). Of the 176 Financing Companies, there are 22 companies with assets of more than Rp. 5 trillion and dominates all assets of finance companies, namely Rp. 308.04 trillion or 68.03%. This can be seen in table 1 which shows the category of financing companies based on assets on 2020.

Tabel 1. Company Assets on 2020

No	Number of companies / Company	Inside Asset Value RP	Percentage
1	22	Rp. 308,04 T	68,03%
2	42	Rp. 103,93 T	22,95%
3	32	Rp. 24,18 T	5,34%
4	68	Rp. 15,83 T	3,49%
5	12	Rp. 0,88 T	0,19%

Data source: APPI 2022

The running of a good finance company can not be separated from the company's performance every year. To improve company performance, the role of the existence of employees in the company cannot be separated. However, currently finance companies are always faced with the phenomenon of employee turnover intention. This is in line with the thoughts of Susilo and Satrya (2019) along with the development of a company, various kinds of problems related to human resources will arise. One of the serious problems concerning the company's HR is employee turnover intention.

Paulus dan Hery (2015) turnover intention is the news or the intensity of the desire to leave the company. Ksama (2016) states that turnover intention is a problem that often arises in an organization that concerns employees' desire to leave. Turnover intention that occurs in companies is one illustration of low employee loyalty to the company.

Esta Corporations was founded in 2009, is a company in the field of finance and tourism that aims to create and foster the entrepreneurial spirit of the Indonesian people and develop properties throughout Indonesia to support tourism and business needs throughout Indonesia. The formation of subsidiaries has been carried out by Esta Corporations to maximize the achievement of these goals. One through PT. Esta Dana Ventura. PT. Esta Dana Ventura was opened in 2015, while PT. Esta Dana Ventura branch of Makassar in 2017 in March.

PT. Esta Dana Ventura Branch of Makasar has the goal of providing business capital loans and mentoring to women as micro-entrepreneurs and capital loans for SMEs. PT. Esta Dana Ventura, Makassar Branch, address Jl. Freedom Pioneers km. 19 shophouses 237 No. 3 Sudiang Village, Biringkanaya District, Sudiang, South Sulawesi, Indonesia 90242 has 18 branches with 250 employees based on the 2022 report PT. Esta Dana Ventura branch of Makassar has met the target set by the company, even though it has met the target, one of the issues that is of concern to PT. Esta Dana Ventura Branch of Makasar at this time is the high rate of employee turnover, especially for millennial employees. Millennial employees are the generation born between 1981-1996, which is currently the dominant workforce at PT. Esta Dana Ventura Branch of Makasar. A high turnover rate for millennial employees can have a negative impact on PT. Esta Dana Ventura Branch of Makasar, such as increased recruitment and training costs, decreased productivity, and reduced employee loyalty. The data on the number of millennial employees who stopped working at PT. Esta Dana Ventura Branch of Makasar can be seen in the following table:

Tabel 2. Number of Employees Who Quit PT. Esta Dana Ventura Branch of Makasar

Year	Number of employees who resigned
2018	5
2020	132
2021	148
2022	121
2023	65

Data source: Human Capital Esta Dana Ventura Year 2023

If this is allowed to have a negative impact on the company. Because it can affect the company's income. Conversely, if the company's turnover intention is low, the company can save costs so that it can increase the effectiveness and efficiency of the company (Susilo and Satrya, 2019). According to Javed (2014) Turnover has a negative impact when viewed from the perception of an employee in achieving work on the grounds that high stress levels will eliminate their creative ideas and reduce work enrichment and empowerment. Based on Exit interviews, it shows that the factors causing employees to leave PT. Esta Dana Ventura namely workload. This is because employees are faced with targets that must be achieved that exceed their capacity so that they feel pressured to be unable to achieve these targets so they think about quitting their place of work. According to Astianto and Suprihadi (2014) workload can be defined as a difference between the capacity or ability of workers and the demands of work that must be faced.

Vanchapo (2020) Workload is a process or activity that must be completed by a worker within a certain period of time. If a worker is able to complete and adapt to a given number of tasks, then this does not become a workload. However, if the worker is not successful then the tasks and activities become a workload. If the employee's burden is not proportional to the employee's ability, the employee tends to be stressed, causing the employee's desire to leave the company. So it can be concluded that employees who feel they have a high workload tend to quit their workplace. This means that workload greatly influences the work carried out by employees, the more work given the more burdened employees are and employees will leave the company (Lestari and Primadineska, 2021). This is in line with the results of a research study by Zaki et al (2017) showing that there is a relationship between workload and employee turnover, employees who have a high workload have a tendency to turn over compared to employees who have a standard workload.

One other factor that influences turnover intention is work stress. The results of a 2012 survey in America by the American Psychological Association (APA) stated that 65% of stress comes from work (Lumbantobing, 2014). Stress is a feeling of discomfort, worry, and

anxiety that can cause unwanted thoughts, emotions, and physical conditions. Stress can also be defined as a response that easily adjusts to external circumstances which can result in physical, psychological and behavioral deviations for members of the organization (Badeni, 2017). As a result of the high workload causing employees of PT. Esta Dana Ventura stress, employees are unable to survive in the work environment due to excessive stress at work causing them to experience burnout so that employees who are unable to deal with these conditions finally choose to leave.

Burnout is physical, mental, and emotional exhaustion that occurs due to stress suffered in the long term and involves high emotional (Sihotang, 2004). Burnout felt by employees can be caused by the large workload borne by employees. The results of the above research indicate that burnout is triggered by a workload that exceeds the ability of employees so that it will cause employee performance to decrease (Maharani& Triyoga, 2012). Kreitner and Kinicki (2004) through their Stress Model show that one of the results of psychological stress is burnout. Burke (2000) states that burnout is a psychological process produced by job stress that is inseparable and results in emotional exhaustion, personality changes, and decreased feelings of achievement. Burnout can be called a syndrome caused by poor stress management at work, this causes excessive fatigue, anxiety and anxiety easily, and shows indifference (cynicism) towards other people and work, which results in a decrease in motivation and productivity at work (WHO, 2019). This is supported by previous research, that there is an effect of burnout on turnover intention with a percentage of 94.73% as measured by the level of indifference, anxiety and anxiety, and decreased work achievement (Wang et al, 2020). An employee can resign from a job that is highly occupied because burnout occurs, namely job saturation (Yosiana and Suci (2022).

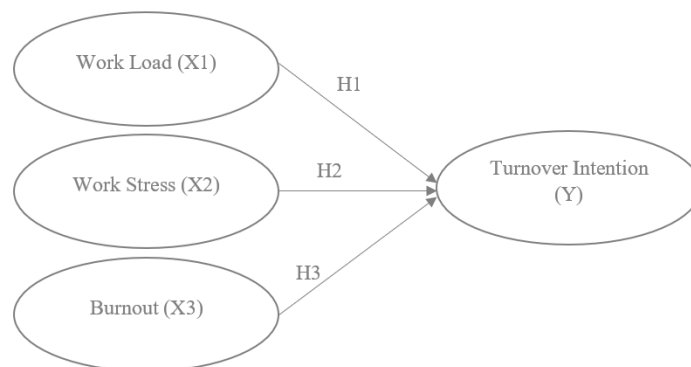
In addition to the above phenomena, there is a research gap which shows the inconsistency of the results of previous research conducted by Nisa, et al (2019) showing that workload has a positive and significant effect on turnover intention, but the results of research by Bimaputra and Parwoto (2020) workload does not affect employee turnover intention. Monica & Putra Surya (2017); and Noviyanti et al. (2020) shows that work stress has a positive and significant effect on turnover intention, but the results of Tziner's (2015) study state that work stress has no effect on employee turnover intention. Lestari and Diana (2023) show that burnout has a positive and significant effect on turnover intention, but the results of Rahmawati's research (2016) show that burnout does not have a significant effect on turnover intention.

There are differences in the results of research conducted by previous researchers indicating a gap in the understanding of the relationship

between the variables studied, such as workload, work stress, and burnout, with turnover intention and employee turnover. This new research can provide new insights and fill them with more consistent and reliable results. When the results of previous research are inconsistent, this can hinder planning and decision-making efforts in the work environment. Research that is able to provide a clearer and more consistent view can provide better direction for practitioners in designing new human resource management policies and strategies.

METHODS

Relationship model between workload, work stress and burn out;



Picture 1. Research Concept Framework

Paulus and Hery (2015), turnover intention is news or intensity of desire to leave the company. Ksama (2016) states that turnover intention is a problem that often arises in an organization that concerns employees' desire to leave. Turnover intention that occurs in companies is one illustration of low employee loyalty to the company. Workload can affect a person's desire to leave. Chipunza and Samuel (2012) Work overload occurs when employees at a company are treated unfairly by being given excess work, so that it will make employees intend to leave their jobs. This Is According Research Nisa, Febriyanti dan Fauziah, (2019) Work Stress Affects Turnover Intention. Therefore This Research Hypothesis: H1 Workload has a positive and significant effect on turnover intention PT. Esta Dana Ventura branch of Makassar

Turnover Intention is a person's desire to leave a company (Hesarika, 2018). According to Prawitasari (2016), the factors that influence the occurrence of turnover instructions are quite complex and interrelated with one another. According to Hesarika (2018), the thing that causes the failure of someone from a company is work stress. This Is According Research Dewi dan Sriathi (2019) Work Stress Affects Turnover Intention. Therefore This Research Hypothesis: (2) work stress has a positive and significant effect on turnover intention PT. Esta Dana Ventura branch of Makassar.

Burke (2000) states that burnout is a psychological process produced by work stress that is inseparable and results in emotional exhaustion, personality changes, and decreased feelings of achievement. If employees cannot manage burnout properly, the company will experience an increase in employee turnover intention which will have an impact on decreasing company productivity (Asepta and Dhevira Pramitasari (2022). Therefore This Research Hypothesis: (2) Burnout has a positive and significant effect on turnover intention PT. Esta Dana Ventura branch of Makassar.

The research approach used to test the hypothesis in this study is quantitative. The location of this research was conducted at the office PT. Esta Dana Ventura branch of Makassar. In this study using 3 variables, namely workload, work stress and burnout. The population in this study are employees of PT. Esta Dana Ventura Branch of Makassar as many as 172 people, according to Sugiyono (2019) the sample is part of the number and characteristics possessed by the population. So, with a population of 172 people, the sample size for this study used an error rate of 5%.

Based on the slovin formula, the number of samples in this study was 120. In this study, the sampling technique used probability sampling in the category of simple random sampling. The population sample was taken randomly without regard to the existing strata in the population. This is done on the grounds that all employees of PT. Esta Dana Ventura branch of Makassar has the same opportunity. The instrument used was the Google form which was distributed via WhatsApp and the questionnaire was processed using SPSS 23.

RESULTS

To provide a comprehensive picture of this research, the researcher provides details on the identity of the respondents based on position, gender, years of service, and level of education. This description of the characteristics of the respondents is important to know thoroughly about some of the demographic factors owned by the respondents and their influence on the variables in the study.

Tabel 3. Characteristics of Respondents Based on Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Audit	1	0.8	0.8	0.8
	BC	40	33.3	33.3	34.2
	BCH	7	5.8	5.8	40
	BCR	6	5	5	45
	Bm	1	0.8	0.8	45.8
	BM	9	7.5	7.5	53.3

	BOH	15	12.5	12.5	65.8
	CC	1	0.8	0.8	66.7
	CR	1	0.8	0.8	67.5
	DOC	2	1.7	1.7	69.2
	GA_IT	1	0.8	0.8	70
	HOA	1	0.8	0.8	70.8
	Hod	1	0.8	0.8	71.7
	HR	1	0.8	0.8	72.5
	Human Capital Personalialia	1	0.8	0.8	73.3
	Mc	16	13.3	13.3	86.7
	MOB	1	0.8	0.8	87.5
	OPR	1	0.8	0.8	88.3
	Pjs BCH	1	0.8	0.8	89.2
	Pjs BM	1	0.8	0.8	90
	SO	2	1.7	1.7	91.7
	SPV	1	0.8	0.8	92.5
	Staff	6	5	5	97.5
	Training	3	2.5	2.5	100
	Total	120	100	100	

Source: Primary data processed in 2023

From the table above, the largest number of employees is BC (Business Consultant) with a total of 34.2%, this is because Business Consultants are responsible for conducting credit evaluations of prospective customers, analyzing credit risk, identifying potential problems, and making recommendations regarding credit approval or risk management, so that the presence of Business Consultants is very important for the company PT. Esta Dana Ventura branch of Makassar

Tabel 4. Characteristics of Respondents Based on Years of Service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 - 3 years	28	23.3	23.3	23.3
	4 - 5 years	27	22.5	22.5	45.8
	6 - 7 years	4	3.3	3.3	49.2
	Less than 1 years	61	50.8	50.8	100.0
	Total	120	100.0	100.0	

Source: Primary data processed in 2023

Tenure of work relates to a person's experience at work, where people who have the longest tenure will have more knowledge and skills than employees who have very little tenure. Then the higher the tenure of an employee, then every decision that will be taken related to his work

will be better because he has had various experiences related to his work.

From Table 4 above it can be seen the years of service, the highest being less than 1 year (50.8%) then the lowest being 6-7 years (3.3%). This is because the financing industry is a competitive industry. Some employees may be looking for opportunities to continue to grow and move up the ranks quickly. If they feel that the company cannot provide them with adequate opportunities for career growth in a short time, they may choose to look for opportunities elsewhere, then employees are unable to survive the high workload conditions and cause stress, employees tend to quit or move. Testing the independent variables partially or individually is carried out to determine the effect of each variable. Effect of Workload, Work Stress and Burnout on Turnover Intention of Employees of PT. Esta Dana Ventura branch of Makassar. The test was carried out to compare the value of t count with t table, that is, if t count is greater than t table, it can be concluded that the independent variables tested have an effect on the dependent variable. Conversely, if the t count is smaller than the t table, it can be concluded that the independent variables tested have no effect on the dependent variable. The t table value in this study is 1.658. The results of the t test can be seen in table 5.

Tabel 5. Test Results t

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	0.044	2.357		0.019	0.985
	Workload	0.253	0.083	0.244	3.035	0.003
	Work Stress	0.207	0.09	0.232	2.294	0.024
	Burnout	0.26	0.097	0.265	2.671	0.009
a. Dependent Variable: Turnover Intention						

Source: Primary data processed in 2023

Based on the results of the t test it can be concluded:

Hypothesis 1. Workload has a positive and significant effect on Turnover Intention of PT. Esta Dana Ventura branch of Makassar. From the estimation of the workload variable, the t-value of 3.035 is greater than the t-table value of 1.658 and a significance value of 0.003 is less than 0.05. Therefore, it can be concluded from these results that workload has a positive and significant effect on turnover intention. From these results it can be concluded that hypothesis 1 is accepted.

Hypothesis 2. Work Stress has a positive and significant effect on Turnover Intention of PT. Esta Dana Ventura branch of Makassar.

From the estimation of the work stress variable, the t-value of 2.294 is greater than the t-table value of 1.658 and a significance value of 0.024 is less than 0.05. Therefore, it can be concluded from these results that work stress has a positive and significant effect on turnover intention. From these results it can be concluded that hypothesis 2 is accepted.

Hypothesis 3. Burnout has a positive and significant effect on Turnover Intention of PT. Esta Dana Ventura branch of Makassar. From the estimation of the work stress variable, the t-value of 2.671 is greater than the t-table value of 1.658 and a significance value of 0.009 is less than 0.05. Therefore, it can be concluded from these results that burnout has a positive and significant effect on turnover intention. From these results it can be concluded that hypothesis 3 is accepted.

DISCUSSION

From the results of the t test conducted, it can be concluded:

Effect of Workload on Turnover Intention of PT. Esta Dana Ventura Makassar Branch

The results showed that workload had a positive and significant impact on Turnover Intention of PT. Esta Dana Ventura branch of Makassar. It was shown that based on the results of testing the effect of the workload variable on turnover intention, it has a table value of 1.658 and a significance value of 0.003 which is less than 0.05, meaning that there is a strong relationship between high levels of workload and increased intention to change jobs. Based on this description it can be concluded that workload has a significant effect on turnover intention, this is because PT. Esta Dana Ventura branch of Makassar is a financing company that has many competitors, so that in order to compete and develop PT. Esta Dana Ventura branch of Makassar has high work demands on its employees to achieve company targets so that it often involves work that requires intensive data processing, completing tasks with tight deadlines. Then the long working hours often employees are often expected to work overtime or even come home late to complete urgent tasks.

This is supported by the measurement results where the target indicator that must be achieved has the highest value, so it can be concluded that the indicators that make up workload have an influence on turnover intention. The results of this study are in line with Vanchapo's opinion (2020) Workload is a process or activity that must be completed by a worker within a certain period of time. If a worker is able to complete and adapt to a given number of tasks, then this does not become a workload. However, if the worker is not successful then the tasks and activities become a workload. So that employees

who are mentally unable to face the job will show a lazy attitude and eventually have the desire to leave.

Dhania (2010) workload is a number of activities in physical and psychological form that require mental abilities and must be completed within a certain period of time. Workload is not only related to the number of tasks that must be completed, but also involves the time factor. Workloads often have specific deadlines or deadlines that the individual has to follow. Workload also includes a time dimension, meaning tasks must be completed within a certain time limit. Tight deadlines or too many tasks within a limited time can increase the level of workload felt by individuals. Thus the results of this study are in line with the results of previous research conducted by Nisa, et al, (2019) and Syauqim, et al, (2022) workload has an influence on turnover intention.

Effect of Job Stress on Turnover Intention of Employees of PT. Esta Dana Ventura Branch of Makassar

The results showed that work stress had a positive and significant impact on Turnover Intention PT. Esta Dana Ventura branch of Makassar. It was shown that based on the results of testing the effect of the workload variable on turnover intention, it had a t value of 2.294 greater than the t table value of 1.658 and a significance value of 0.024 less than 0.05, meaning that there is a strong relationship between high levels of work stress and increased intention to change jobs.

Based on this description it can be concluded that work stress has a significant effect on turnover intention, this is due to the company PT. Esta Dana Ventura branch of Makassar has high work demands on its employees, so employees who are not mentally ready, especially millennial generation employees, will experience stress, due to stress employees will tend to avoid the job such as being lazy to enter or having the desire to move. This is supported by the measurement results where the individual stress indicator has the highest value. So it can be concluded that the indicators that form work stress have an influence on turnover intention.

Rahmiati, dkk. (2018) states that stress is a feeling of pleasure, anxiety and physical burden that arises when the demands felt by an individual exceed the limits he can face. Robbins and Judge (2017) state that work stress is a dynamic condition in which an individual is faced with an opportunity, demand or resource related to environmental conditions, organizational conditions and to a person. Stress is a feeling of discomfort, worry, and anxiety that can cause unwanted thoughts, emotions, and physical states.

Reaction to work stress that is not handled properly can have an impact on turnover intention or intention to leave work. When

individuals experience high and prolonged levels of job stress, they may begin to feel dissatisfaction, burnout, and anxiety related to their work. This can affect their intention to find a new job or leave the organization. This is in line with the opinion of Prawitasari (2016), the factor that influences turnover intention is work stress. Thus the results of this study are in line with the results of previous research conducted by Monica & Putra Surya (2017) and Dewi and Sriathi (2019) that work stress has an influence on turnover intention.

Effect of Burnout on Employee Turnover Intention of PT. Esta Dana Ventura Branch of Makassar, The results showed that burnout had a positive and significant impact on Turnover Intention PT. Esta Dana Ventura branch of Makasar. It was shown that based on the results of testing the effect of the workload variable on turnover intention, it has a t-count value of 2.671 greater than a t-table value of 1.658 and a significance value of 0.009 less than 0.05. This means that there is a strong relationship between high levels of burnout and increased intention to change jobs.

Based on this description it can be concluded that burnout has a significant effect on turnover intention, this is due to intense competition in the finance company industry giving rise to a competitive work culture where employees feel the need to continue to prove themselves and achieve better results than their peers. This pressure can cause ongoing stress and lead to burnout, so that in the context of finance companies, where high job demands and strong performance pressures are the dominant factors influencing employee burnout. This is supported by the measurement results where the physical fatigue indicator has the highest value. So it can be concluded that the indicators that make up burnout have an influence on turnover intention. According to Lavrova and Levin (2006) see burnout as a syndrome that develops due to permanent stress and causes exhaustion of emotional and personal resources, loss of energy in someone who is working, burnout occurs when negative emotions accumulate without proper "discharge" or "liberation". Liberation in this context refers to the process of reducing or eliminating stress and negative emotions that have accumulated in a person. When a person is constantly experiencing stress and does not have an effective mechanism for dealing with or releasing that stress, negative emotions can accumulate and cause burnout as a result employees have the desire to stop working, to avoid the negative conditions they face by looking for a new atmosphere elsewhere. Thus the results of this study are in line with the results of previous research conducted by Lestari and Diana (2023) and Yosiana and Suci (2022) stating that job burnout has an influence on turnover intention.

CONCLUSION

Based on the results of the research that has been done, there are several conclusions as follows: (1) Workload has a positive and significant effect on Turnover Intention of employees of PT. Esta Dana Ventura branch of Makassar. In this case, if the employee's workload is felt to be very large, the Turnover Intention level of employees of PT. Esta Dana Ventura branch of Makassar. (2) Job Stress has a positive and significant effect on Turnover Intention of employees of PT. Esta Dana Ventura branch of Makassar. In this case, if the employee's work stress is felt by the employee to be very large, the Turnover Intention level of the employees of PT. Esta Dana Ventura branch of Makassar. (3) Burnout has a positive and significant effect on Turnover Intention of employees of PT. Esta Dana Ventura branch of Makassar. In this case, if the employee's work Burnout is felt to be very large, the Turnover Intention level of employees of PT. Esta Dana Ventura branch of Makassar.

Based on the results of the research that has been done, the researcher can provide the following suggestions: (1) PT. Esta Dana Ventura branch of Makassar Encourage open communication between management and employees to identify and resolve issues related to workload faced by employees. (2) Improving work flexibility and work-family life balance to reduce pressure and stress associated with workload. (3) Develop stress management and employee welfare programs to help individuals deal with stress and maintain emotional balance (burnout). (4) It is suggested for future researchers to carry out continuous research, this is in order to be able to see and assess any changes in the behavior of respondents from time to time. Then future research should be carried out by adding or using variables that are not in this study such as organizational culture, leadership style, incentives and organizational climate.

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