

# Correlative Relationship of Compensation, Job Stress and Style of Leadership Towards Turnover Intention

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## ABSTRACT

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The challenges of the financial industry in the era of society 5.0 are getting tougher. Especially for rural banks cooperatives serving the micro and small sectors. And the increasing number of Financial Services Authority Regulations (POJK) in order to adjust the climate of the financial institution industry to be conducive. The location of this research is at Eka Usaha rural banks cooperative which is one of the micro and small sector Financial Institutions that exist in Jember Regency. The purpose of this study is to analyze the correlation and influence of compensation variables, work stress and leadership style on employee turnover intention. This study is a quantitative study using a questionnaire on 50 employee respondents to obtain primary data. This study uses multiple linear regression analysis techniques. The results of the T test (partial) in the study showed that compensation had a significant effect on turnover intention, job stress did not have a significant effect on turnover intention and leadership style had a significant effect on turnover intention. The results of the determination coefficient (R<sup>2</sup>) of 0.478 or 47.8% mean that turnover intention is influenced by compensation variables, job stress and leadership style.

## Keywords:

Compensation, Job Stress, Style of Leadership, Turnover Intention

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## 1. Introduction

Rural Banks Cooperatives in Indonesia have a vital role in the local economy by providing financial services to the community, especially in rural and urban areas that have not been touched by formal financial institutions. However, the biggest challenge faced by KBPR is often related to human resource management, especially in terms of maintaining employee retention. Employees who plan to leave the organization or have the intention to leave are known as turnover intention. This phenomenon not only has an impact on organizational stability but also affects the quality of service provided to customers. Therefore, research related to the factors that influence turnover intention is important to analyze in depth. Turnover is the permanent departure of employees from the company, which can be in the form of resignation or transfer to another company, dismissal or death of employees (Paramarta et al. 2023). The problem of turnover is an important point to be addressed immediately, especially if it occurs to high-performing employees. High turnover in the company will cause cost inefficiencies, especially the costs of employee procurement, training and development (Yuniarsih et al. 2022).

Fair and competitive compensation is considered a significant factor in influencing employee satisfaction and loyalty. From the results of employee observations, it was stated that at Eka Usaha rural bank cooperative, in Jember Regency, a transparent compensation system is needed that is in accordance with employee contributions so that it can reduce turnover intention. Employees who feel appreciated through adequate compensation tend to be more motivated to stay in the company. Muttaqien *et al.*, (2022) stated that compensation is an important factor that influences the spirit of employees of a company. According to Muttaqien, (2014) a good compensation system is responsive to the company's situation and employee conditions so that it can increase motivation. A good compensation system can control employee turnover intention. On the other hand, work stress can arise from various factors such as high workload, lack of support from superiors, or ambiguity in job roles. Eka Usaha rural bank cooperative needs to pay attention to work stress management so that employees can work in an environment that supports their well-being. High stress conditions can increase turnover intention because employees tend to look for a more stable work environment and are not stressed by the workload. Work stress also has an influence on employees' desire to move from the company. Previous research states that the higher the level of employee stress, the higher the desire to leave the job (sakti, Muttaqien, and Irwanto 2021) a positive relationship was also found between work-life conflict, stress, and turnover intention (Setiyarti et al. 2023)

From a leadership perspective, an effective leadership style is needed that supports improving employee performance so that it contributes greatly to employee retention where the organization is able to retain potential employees with all their abilities and remain loyal to the organization. Leadership that motivates, provides clear direction, and communicates openly can create a positive work environment. Conversely, an authoritarian or unresponsive leadership style can increase turnover intention by making employees feel unappreciated or uninvolved in decision making.

## 2. Literature Review

Turnover intention is someone who has the intention of leaving the company because of an uncomfortable workplace and intends to look for work at another company (Egarini and Prastiwi 2022). High company turnover has the potential to occur in cost efficiency, including recruitment costs, education and employee development. A high turnover rate can have implications for the company's image and the impression of doubt among job seekers about the company's existence. In financial institutions, the phenomenon of employee turnover often occurs, especially in jobs that involve field activities to find customers. The more customers generated, the stronger the employee's consideration to get bonuses, incentives and other

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rewards. If known by competing companies, the tendency will be influenced to move to another company with higher compensation.

According to Bhrahmantio *et al.*, (2022) Compensation is a reward given by the company with the aim of increasing employee productivity to achieve competitive advantage. Compensation has important considerations in business operations. In addition to being a tool for employee motivation, a fair and adequate compensation system is the foundation for employee productivity. When employees feel appreciated and rewarded according to their contributions, this not only increases work enthusiasm but also helps the organization retain the best talented employees in the organization. In this study, compensation refers to all income in the form of money received by Employees of Eka Usaha Rural Bank Cooperative in Jember Regency.

The results of the observation show that Eka Usaha Rural Bank Cooperative employees have provided additional income in addition to basic salary such as incentives and bonuses. Research by Purwati (2020) and Bhrahmantio (2022) shows that compensation does not have a significant effect on turnover intention. Meanwhile, Taufik (2021) and Nurfahrani (2023) say that compensation significantly affects turnover intention.

Job stress is a state of tension that affects the thought process, emotions, conditions of a worker, and physical and mental imbalances (Muttaqien, 2023). If employees feel overloaded with uncontrolled emotional levels, it will weaken individual performance in the workplace. The results of research by Bhrahmantio (2022) and Egarini (2022) show that job stress has a significant effect on turnover intention. However, in contrast to the research of Alawiyah (2022) and Wulansari (2017) which stated that work stress did not have a significant effect on turnover intention.

Style of Leadership is a consistent pattern of behavior shown by a leader when influencing others (Busro, 2018:226). To achieve success, a manager must be intelligent and have good character in leadership. However, if the style of leadership is not good, there will be a transfer or resignation from the company. Kristiyanto (2021) and Nurfahrani (2023) concluded that leadership style did not have a significant effect on turnover intention. The results of research by Putri (2021) and Taufik (2021) showed that style of leadership had a significant effect on turnover intention.

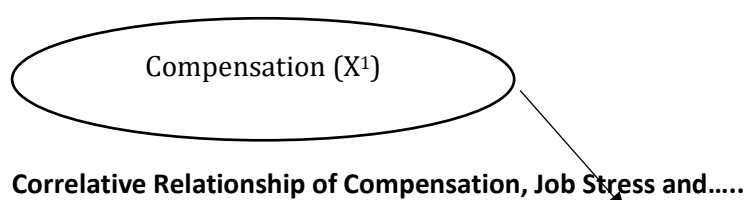
Based on empirical analysis and a review of previous research results, a study was conducted at Eka Usaha rural bank cooperative, Jember Regency regarding the Correlative Relationship between Compensation, Job Stress and style of leadership on Turnover Intention.

### 3. Methods, Data and Analysis

This type of research is quantitative research using multiple linear regression analysis. The location of the research is at Eka Usaha rural bank cooperative, Jember Regency. The sampling technique uses the census method or saturated sample of 50 (fifty) employees. Primary data was obtained from a questionnaire to employees of Eka Usaha rural bank cooperative, Jember Regency. Testing of the research instrument uses validity and reliability tests. The classical assumption test consists of; normality test, multicollinearity test and heteroscedasticity test. Furthermore, multiple linear regression analysis is carried out, and hypothesis testing uses the T test (partial) and the coefficient of determination ( $R^2$ ) test.

#### 3.1. Research Design

The design of this research is as follows:



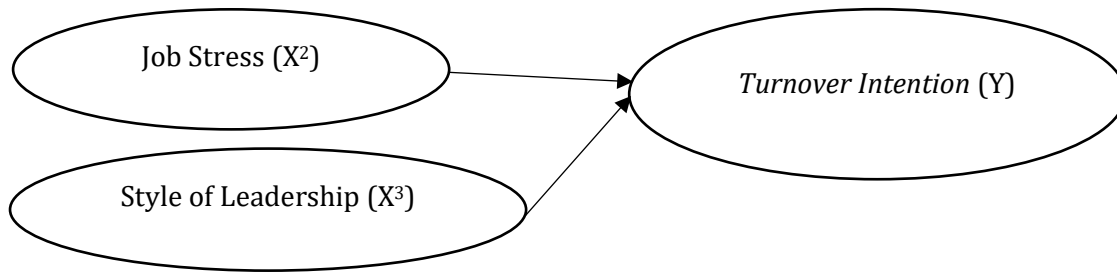


Figure 1. Research Design  
Source: (Taufik, 2021); (Setiyarti, 2023)

### 1.1. Respondent Data

#### Respondent Description

Table 1. Respondent Description Based on Age

Age	Total	Percentage (%)
20 – 40 Years	42	84%
> 40 Years	8	16%
Total	50	100%

Source: Data Processing Results 2024

Table 2. Respondent Description Based on Gender

Gender	Total	Percentage (%)
Male	22	44%
Female	28	56%
Total	50	100%

Source: Data Processing Results 2024

Table 3. Respondent Description Based on Education

Last Education	Total	Percentage (%)
High School/Equivalent	33	66%
Diploma	7	18%
S1	10	16%
Total	50	100%

Source: Data Processing Results 2024

## 4. Results and Discussion

### 4.1. Tables and Figures

The results of the data analysis are as follows:

Table 4. Respondents' Responses to Variables  $X^1$ ;  $X^2$ ;  $X^3$  and  $Y$ .

No.	Variable	Average (Total))	Standard Deviation	Value Minimum	Maximum Value
1	Compensation	13,22	1,843	8	16
2	Job Stress	13,7	2,749	9	20
3	Style of Leadership	19,52	2,492	14	24
4	Turnover Intention	15,8	2,799	11	20

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Source: Data Processing Results 2024

#### 4.2. Instrument Test Results

##### 1) Validity Test Results

The results of the Validity Test (R table) with a sample of 50 respondents and a percentage of significant values of 5% so that the R table value of 48 (50-2) is 0.2787 is:

Table 5. Validity Test Results

No.	Questionnaire	R <sub>Count</sub>	R <sub>table</sub>	Description
1	Compensation (X <sub>1</sub> )			
	1) Statement X1.1	0,336	0,2787	Valid
	2) Statement X1.2	0,736	0,2787	Valid
	3) Statement X1.3	0,814	0,2787	Valid
	4) Statement X1.4	0,844	0,2787	Valid
2	Job Stress (X <sub>2</sub> )			
	1) Statement X2.1	0,335	0,2787	Valid
	2) Statement X2.2	0,729	0,2787	Valid
	3) Statement X2.3	0,715	0,2787	Valid
	4) Statement X2.4	0,672	0,2787	Valid
	5) Statement X2.5	0,632	0,2787	Valid
3	Style of Leadership (X <sub>3</sub> )			
	1) Statement X3.1	0,688	0,2787	Valid
	2) Statement X3.2	0,724	0,2787	Valid
	3) Statement X3.3	0,794	0,2787	Valid
	4) Statement X3.4	0,758	0,2787	Valid
	5) Statement X3.5	0,653	0,2787	Valid
	6) Statement X3.6	0,511	0,2787	Valid
4	Turnover Intention (Y)			
	1) Statement Y.1	0,819	0,2787	Valid
	2) Statement Y.2	0,836	0,2787	Valid
	3) Statement Y.3	0,824	0,2787	Valid
	4) Statement Y.4	0,817	0,2787	Valid
	5) Statement Y.5	0,832	0,2787	Valid

Source: Data Processing Results 2024

##### 2) Reliability Test Results

Table 6. Reliability Test Results

Variable	Cronbach's Alpha	Description
Compensation (X <sub>1</sub> )	0,646	Reliable
Job Stress (X <sub>2</sub> )	0,611	Reliable
Style of Leadership (X <sub>3</sub> )	0,780	Reliable
Turnover Intention (Y)	0,878	Reliable

Source: Data Processing Results 2024

##### 3) Classical Assumption Test Results

###### 1) Normality Test Results

Table 7. Data Normality Test Results with Kolmogorov-Smirnov Z

No	Keterangan	Unstandardized Residual
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1	T count	0,071
2	Asymp. Sig (2-tailed)	0,200

Source: Data Processing Results 2024

## 2) Multicollinearity Test Results

How to identify symptoms of multicollinearity by checking the Variance Inflation Factor (VIF) and tolerance values with the following criteria as a reference: if the VIF value is  $< 10$  and tolerance  $> 0.1$ , then it is stated that there is no multicollinearity. The results of the multicollinearity test can be seen in the following table:

Table 8. Multicollinearity Test Results

Variable	Tolerance	VIF	Results l
Compensation ( $X_1$ )	0,864	1,158	Free from Multicollinearity
Job Stress ( $X_2$ )	0,964	1,037	Free from Multicollinearity
Style of Leadership ( $X_3$ )	0,858	1,165	Free from Multicollinearity

Source: Data Processing Results 2024

## 1) Heteroscedasticity Test Results

The results of the heteroscedasticity test are as follows:

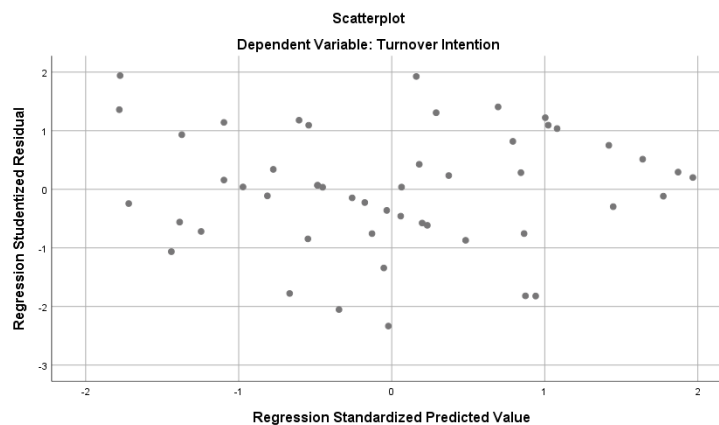


Figure 2. Heteroscedasticity Test Results  
Source: Data Processing Results 2024

## 4.2. Equation

### Results of Multiple Linear Regression Analysis

The results of multiple linear regression analysis aimed at finding the effect of two or more independent variables ( $X$ ) on the dependent variable ( $Y$ ) are as follows:

Table 9. Results of Multiple Linear Regression Test

No	Description	Unstandardized Coefficients
1	(Constant)	1,368
2	Compensation	0,624
3	Job Stress	-0,187
4	Style of Leadership	0,448

Source: Data Processing Results 2024

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The results of multiple linear regression analysis obtained the regression equation:

$$Y = 1.368 + 0.624 X_1 - 0.187 X_2 + 0.448 X_3 + \varepsilon$$

Description:

Y : Turnover Intention

1.368 : Constant

0.624 : Regression Coefficient of Compensation Variable

-0.187 : Regression Coefficient of Work Stress Variable

0.448 : Regression Coefficient of Style of Leadership Variable

X<sub>1</sub> : Compensation

X<sub>2</sub> : Job Stress

X<sub>3</sub> : Style of Leadership

ε : Interfering Variable (Error)

The results of the T-test of the compensation variable obtained T count 3.584 with a significance level of 0.001. Using a significance value of 0.05 (5%) obtained T table 2.013. May T count 3.584 > T table 2.013, then H<sup>1</sup> is accepted with a significance value of 0.001 < 0.05. It can be concluded that there is a significant effect of compensation on turnover intention in employees of rural banks Eka Usaha Cooperative. The results of observations on employees can be explained that compensation has a significant effect on turnover intention because rural banks Eka Usaha Cooperative has implemented an open and fair compensation system which is stated in the Standard Operating Procedure (SOP) and is based on the District Minimum Wage and Length of Service. The results of this study are not in line with the research of Purwati (2020) and Bhrahmantio (2022), but in line with the research of Taufik (2021) and Nurfahrani (2023). The results of the T-test of the work stress variable obtained T count -1.688 with a significance level of 0.098. Using a value of 0.05 (5%) obtained T table 2.013. Then T count -1.688 < T table 2.013 which states that H<sup>2</sup> is rejected with a significance value of 0.098 > 0.05. It can be concluded that work stress does not have a significant effect on turnover intention in employees of rural banks Eka Usaha Cooperative. The results of observations on employees can be explained that work stress does not affect turnover intention because rural banks Eka Usaha Cooperative has been able to provide optimal information, communication and guidance space for employees, intensive motivation, appropriate working hours and procedures. Setiyarti (2023) says that work stress is an internal condition that arises due to physical pressure from the body, environmental factors, and social situations that have the potential to cause damage that is difficult to controlled, this condition can interfere with daily activities and while working.

The results of this study are contrary to the research of Bhrahmantio (2022), Egarini (2022) and Putri (2021). However, it is in line with the research of Alawiyah (2022) and Wulansari (2017). The results of the T-test of the leadership style variable obtained T count 3.465 with a significance level of 0.001. Using a significance value of 0.05 (5%) obtained T table 2.013. May T count 3.465 > T table 2.013, then H<sup>3</sup> is accepted with a significance value of 0.001 < 0.05. It can be concluded that leadership style has a significant effect on turnover intention in rural banks Eka Usaha Cooperative employees. Based on the results of the observation, it is explained that the leadership of rural banks Eka Usaha Cooperative always accommodates employee opinions, is willing to listen to complaints, invites participation and leaders can be examples in the work process and responsibility so that employees are motivated, feel appreciated and there is harmony. The results of this study are not in line with the results of the research of Kristiyanto (2021) and Nurfahrani (2023). However, it is supported by research by Putri (2021) and Taufik (2021).

Based on the results of the determination coefficient test (R<sup>2</sup>) of 0.478 or 47.8%, it can be concluded that 47.8% of turnover intention can be explained by compensation variables, work

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stress and leadership style. While the remaining 52.2% can be explained by other variables outside this study, such as motivation, loyalty and length of service.

### 5. Conclusions and Suggestions.

Based on the results of data analysis and hypothesis testing results, the following conclusions can be drawn:

1. The results of the first hypothesis indicate that Compensation has a significant effect on turnover intention in rural banks Eka Usaha Cooperative employees, Jember Regency.
2. The results of the second hypothesis indicate that work stress does not have a significant effect on turnover intention in rural banks Eka Usaha Cooperative employees, Jember Regency.
3. The results of the third hypothesis indicate that leadership style has a significant effect on turnover intention in rural banks Eka Usaha Cooperative employees, Jember Regency.

### Suggestions

Based on the findings in this study, there are the following suggestions:

1. For Rural Banks Eka Usaha Cooperative.

In facing the challenge of turnover intention, rural banks Eka Usaha Cooperative needs to conduct an in-depth evaluation of the compensation system they offer, strategies for managing work stress, and employee-oriented leadership development. Policy implementation must support employee welfare so that it can increase loyalty and business performance of financial institutions. Thus, it can control the level of turnover intention significantly

2. For Further Researchers

Analysis of the influence of compensation, work stress, and leadership style on employee turnover intention of rural banks Eka Usaha Cooperative Jember Regency shows that these factors are interrelated and influence each other. Efforts to minimize turnover intention can not only increase organizational stability but also create a productive and harmonious work environment. By paying serious attention to these aspects, rural banks Eka Usaha Cooperative can improve its performance and competitiveness in the local financial market. Therefore, further research can develop on the factors that influence turnover intention at the location of general banks, or other financial institutions with other research objects, such as spiritual leadership, agile leadership, and others so that there is enrichment of knowledge and references for scientific works.

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