

**THE EFFECT OF WORK STRESS AND WORK FAMILY CONFLICT
ON TURNOVER INTENTION WITH JOB SATISFACTION AS AN
INTERVENING VARIABLE**

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ABSTRACT

This study aims to examine the effect of Work Stress and Work Family Conflict on Turnover Intention with Job Satisfaction as an intervening variable. The population in this study were employees. The sample selection technique in this study is a saturated sample technique that uses the entire population of 40 employees. The method used in this study is a quantitative method with primers analyzed by Path Analysis with the help of the SPSS Statistic 22 program. The results obtained in this study indicate that there are 5 accepted hypotheses: (1) Work Stress has a significant effect on Turnover Intention, (3) Work Stress has a significant negative effect on Job Satisfaction, (5) Job Satisfaction has a negative effect on Turnover Intention, (6) Job Satisfaction can mediate the effect of Work Stress on Turnover Intention of BRISyariah KC Palembang employees, (7) Job Satisfaction can mediate the effect of Work Family Conflict on the Turnover Intention of employees and 2 rejected hypotheses: (2) Work Family Conflict has no significant effect on Turnover Intention, (4) Work Family Conflict has no significant effect on Job Satisfaction.

Keywords: Work Stress, Work Family Conflict, Job Satisfaction, Turnover Intention

INTRODUCTION

The Islamic economy in Indonesia is currently developing very rapidly which can be indicated by the increase in the number of Islamic financial institutions, as well as the number of Islamic banking which is increasing every year. Indonesia is one of the countries with the most Islamic banks in the world. In December 2019, there were 198 Sharia Banks, consisting of 14 BUS (Islamic Commercial Banks) with 1,919 offices, 20 UUS (Sharia Business Units) with 381 offices, and 164 BPRS (Islamic Rural Banks) with 617 offices.

In carrying out business activities, a bank requires human resources, namely employees or labor, which is one of the important factors as a source other than capital. With the addition of Islamic bank offices, more and more qualified workers are needed to increase total assets and profits from both fund raising and fund distribution. However, based on data from the Islamic Banking Statistics at the Financial Services Authority in early 2020, the number of BUS and UUS employees decreased by 262 people, compared to 54,818 people in the previous year, now to 54,556 people.

One of the problems that affect the workforce in a company or financial institution is a high turnover rate. Turnover or employee turnover is a tangible manifestation of actual turnover intention which can be a serious problem for a bank. Especially if those who leave are workers who have the ability, expertise, skills and experience or workers who have important positions, so that they can interfere with the effectiveness of the running of a company.

BSI (BRI Syariah) in 2016, 2017, 2018 there was an increase in employee turnover which is contained in the data on the number of employees and the number of turnovers as follows:

Table 1
Number of BSI (BRI Syariah) Employees and Turnover

Description	2016	2017	2018
Number of employees	5.147	4.971	4.661
Total Turnover	759	773	930

Source: BRISyariah Sustainability Report www.brisyariah.co.id

Respondents from 16 students, namely 13 people who use savings products in conventional banks and 3 students who use Islamic bank savings products. Explains that students who save in conventional banks are more than Islamic banks with the reason that in their area it is very difficult to find Islamic banks. Even though these students, especially Islamic banking students, have studied Islamic banking management, and Islamic banking accounting, basically these lessons are an alternative to support student interest in Islamic banking. If the company is able to identify the wants and needs of consumers properly and quickly when compared to its competitors, then in achieving success, profitability and company development and growth will be very easy to achieve.

From the table above, it can be interpreted that the employee turnover rate has increased. In 2016 the number of BSI (BRI Syariah) employees was 5,147 people, and the total turnover was 759 people. Meanwhile, in 2017 the number of BSI (BRI Syariah) employees was 4,971 people, and the total turnover was 773 people. And in 2018 the number of BRISyariah employees was reduced to 4,661 people with the total turnover increasing to 930 people. Based on the number of turnover above shows that every year there is an increase in employees who leave.

Based on the results of interviews with several employees of BSI (BRI Syariah) Palembang A. Rivai Branch, that there are employees who stop working because of their own wishes, because their husband/wife has changed duties so that they require them to move house, because of marriage or childbirth, and there are also because the contract period has expired and then look for a job that new. Of the many factors/reasons for resignation, work stress and work-family conflict are one of them. This is because the workload and pressure are too much, causing excessive fatigue and tiredness to be unable to concentrate, working time in the office or in the field is quite long, some unfinished tasks must be taken home and even completed on holidays thereby reducing time together. family at home.

A worker's attitude from the results of his job evaluation can indicate a person's job satisfaction. Employees will have positive feelings if the level of job satisfaction is high, and vice versa will have negative feelings if the level of job satisfaction is low. According to Sutrisno, job satisfaction is a complex emotional reaction resulting from the encouragement, desires, demands, and expectations of employees towards work that is associated with the realities felt by employees so that it can cause a form of emotional reaction in the form of feelings of pleasure, satisfaction, or satisfaction. not satisfied.

Every employee expects to get job satisfaction from his place of work, because this can affect the productivity of an employee, if it has decreased then the desire to leave his job begins to appear or look for a better job for him. Various problems regarding the soul and human behavior as individuals and groups are a form of dissatisfaction in a job.

The existence of gaps in the results of previous studies can provide research direction. Work Stress, Work Family Conflict, and Job Satisfaction

affect an employee's Turnover Intention, but seen in previous studies that the results are inconsistent. From the results of research by Vita Putri Saraswati and Made Subudi (2017), it is found that work stress has an effect on turnover intention. While the results of research by Nurul Imani Kurniawati, Riandhita Eri Werdani, Robetmi Jumpakita Pinem (2018), it was found that work stress had no effect on turnover intention. From the research results of Nurul Imani Kurniawati, Riandhita Eri Werdani, Robetmi Jumpakita Pinem (2018), it was found that work family conflict affects turnover intention. While the research results of Ni Wayan Mega Sari Apri Yani, I Gde Adnyana Sudibya, Agoes Ganesha Rahyuda (2016) found that work family conflict has no effect on turnover intention. From the research results of Katno and Rizky Fauzan (2014) it is found that job satisfaction has a direct effect on turnover intention. Meanwhile, the results of Rizka Andriyani's research (2018) found that job satisfaction has no effect on turnover intention. From the research results of Toman Romanco Sormin, Hastin Umi Anisah, Maya Sari Dewi (2017), it was found that work stress affects job satisfaction. Meanwhile, the results of Lani Mamewe's research (2016) show that work stress has no effect on job satisfaction. From the results of Zulkifli Sain's research (2017), it is found that work family conflict has an effect on job satisfaction.

RESEARCH METHODS

In this study, the total population taken by the researcher was all employees at BSI (BRI Syariah) Palembang A. Rivai Branch. In this study, the sample used was the entire population or the saturated sample technique. The primary data of this study was obtained from distributing questionnaires to employees of BSI (BRI Syariah) Palembang A. Rivai Branch.

In this study, the questionnaire consisted of questions originating from each indicator of the research variables. Questions on the questionnaire were made using a Likert Scale. With a Likert Scale, the variables to be measured are translated into variable indicators. Then the indicator is used as a starting point for compiling instrument items which can be in the form of questions and inquiries.

In this study, the independent variables are Work Stress and Work Family Conflict, the intervening variable is Job Satisfaction, the dependent

variable is Turnover Intention. In this study, the measurement of validity was carried out by doing a correlation between the score of the questions and the score of the construct or variable. Reliability test is used to determine the consistency of the measuring instrument which usually uses a questionnaire. The method that is often used in research to measure the scale of the range is Cronbach Alpha. The reliability test is a continuation of the validity test, where the items that enter the presentation are only valid items. Classic assumption test. Normality test. Multicollinearity test. Heteroscedasticity test. Linearity test. Path analysis.

RESULTS AND DISCUSSION

Table 2
Based on Respondent's Gender

Gender	Amount	Percentage
Man	22	55%
Woman	18	45%
Total	40	100%

Source: processed primary data, 2020.

The table above shows that the total number of respondents in this study were 40 male respondents or 55% male and 18 female respondents or 45%.

Table 3
Based on Respondent Age

Age	Amount	Percentage
20 - 30	9	22.5%
31 - 40	16	40.0%
41 - 50	11	27.5%
> 50	4	10.0%
Total	40	100%

Source: processed primary data, 2020.

In the table above shows that the age of respondents aged 20-30 years there are 9 people with a percentage of 22.5%, aged 31-40 years there are 16 people with a percentage of 40%, aged 41-50 years there are 11 people with a percentage of 27.5%, and those aged > 50 years there are 4

people with a percentage of 10%. So it can be concluded that based on age data the majority of respondents are aged 31-40 years.

Table 4
Based on Respondent's Last Education

Last Education	Number of Respondents	Percentage
Diploma	4	10%
Bachelor	35	87%
Postgraduate	1	3%
Total	40	100%

Source: processed primary data, 2020.

The table above shows that the education group of the respondents can be seen from the last education, namely, for the Diploma level as many as 4 respondents or 10%, for the Bachelor level as many as 35 respondents or 87% and for the last postgraduate level, namely 1 respondent or 3%. So, the respondent's last education that most dominates is the Bachelor's level and occupies almost every section/division at Bank BRISyariah KC Palembang.

Table 5
Based on Respondent's Marital Status

Marital Status	Amount	Percentage
Marry	23	57.5%
Single	17	42.5%
Total	40	100%

The table above shows that the number of respondents who are married is 57.5% or 57.5% and the number of respondents who are not married is 17 respondents or 42.5%. So it can be seen that the number of respondents who are married is 15% more than the number of respondents who are not married.

Table 6
Instrument Validity Test Results

Variable	Question Items	R-count	Information
	WS1 Question	0.519	Valid
	WS2 Question	0.627	Valid
	WS3 Question	0.706	Valid
	WS4 Question	0.787	Valid

<i>Work Stress</i> (X1)	WS5 Question	0.658	Valid
	WS6 Question	0.727	Valid
	WS7 Question	0.786	Valid
	WS8 Question	0.861	Valid
	WS9 Question	0.800	Valid
	WS10 Question	0.785	Valid
<i>Work Family Conflict</i> (X2)	WFC1 Question	0.659	Valid
	WFC2 Question	0.907	Valid
	WFC3 Question	0.693	Valid
	WFC4 Question	0.697	Valid
	WFC5 Question	0.757	Valid
	WFC6 Question	0.853	Valid
<i>Job Satisfaction</i> (Z)	JS1 Question	0.586	Valid
	JS2 Question	0.584	Valid
	JS3 Question	0.715	Valid
	JS4 Question	0.630	Valid
	JS5 Question	0.783	Valid
	JS6 Question	0.833	Valid
	JS7 Question	0.802	Valid
	JS8 Question	0.731	Valid
	JS9 Question	0.798	Valid
	JS10 Question	0.591	Valid
<i>Turnover Intention</i> (Y)	TI1 Question	0.888	Valid
	TI2 Questions	0.942	Valid
	TI3 Questions	0.928	Valid
	TI4 Question	0.913	Valid
	TI5 Question	0.761	Valid
	TI6 Question	0.863	Valid

Source: primary data processed, 2020

Table 7
Instrument Reliability Test Results

Variable	<i>Cronbach's Alpha</i>	Information
<i>Work Stress</i> (X1)	0.901	Reliable
<i>Work Family Conflict</i> (X2)	0.849	Reliable
<i>Job Satisfaction</i> (Z)	0.889	Reliable
<i>Turnover Intention</i> (Y)	0.946	Reliable

Source: primary data processed, 2020

Table 8
Kolmogorov-Smirnov Test . Normality Test Results

	Substructure I	Substructure II
asymp. Sig (2-tailed)	0.204	0.243

Source: primary data processed, 2020

In the table above, the results of the Kolmogorov-Smirnov test show that the data is normally distributed, namely $Asymp. Sig > 0.05$. Substructure I shows the $Asymp$ value. $Sig.$ of $0.204 > 0.05$. Thus it can be concluded that the residual data contribute to normal and the regression model has met the assumption of normality. Substructure II shows the $Asymp$ value. $Sig.$ of $0.243 > 0.05$. Thus it can be concluded that the residual data contribute to normal and the regression model has met the assumption of normality.

Table 9
Heteroscedasticity Test Results with Glejser

Variable	Substructure I	Substructure II
<i>Work Stress</i>	0.575	0.074
<i>Work Family Conflict</i>	0.986	0.051
<i>Job Satisfaction</i>	-	0.875

Source: primary data processed, 2020

In the table above, the results of the heteroscedasticity test of the Glejser method show that the data based on the variables of Substructure I and II are all > 0.05 . The results of the glejser test show that there is no heteroscedasticity if the value of the significance is above 5% or 0.05.

Table 10
Multicolonearity Test Results with Tolerance and VIF

Variable	Substructure I		Substructure II	
	<i>Tolerance</i>	<i>VIF</i>	<i>Tolerance</i>	<i>VIF</i>
<i>Work Stress</i>	0.185	5,411	0.184	5,422
<i>Work Family Conflict</i>	0.185	5,411	0.183	5,472
<i>Job Satisfaction</i>	-	-	0.975	1.025

Source: primary data processed, 2020

In the table above, the results of the multicolonearity test show that the data based on the Substructure I and II variables are all > 0.10 (TOL) and < 10 (VIF), so it can be concluded that the data does not have any symptoms of multicolonearity.

Table 11
Linearity Test Results Summary

	R Square
Substructure I	0.133

Substructure II	0.723
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Source: primary data processed, 2020

Based on the table above, the results of the linearity test using the Lagrange Multiplier (LM-Test) method are known to have an R-Square value in Substructure I which is 0.133 with a total sample of 40, so the X2-count in Substructure I is $40 \times 0.133 = 5,32$. Then this value is compared with X2 df count $40 - 2 = 38$ with a significance level of 0.05, the X2-table value is 53,383. So that $X2\text{-count} < X2\text{-table}$ or $5,32 < 53,383$, it can be concluded that the data is linearly related.

Whereas in Substructure II, namely 0.723 with a total sample of 40, the magnitude of X2-count in Substructure II is $40 \times 0.723 = 28,92$. Then this value is compared with X2 df count $40 - 3 = 37$ with a significance level of 0.05, the X2-table value is 52.192. So that $X2\text{-count} < X2\text{-table}$ or $28,92 < 52,192$, it can be concluded that the data is linearly related.

Multiple Regression Calculation Results

Table 12
Effect of Work Stress and Work Family Conflict on Job Satisfaction

Model	Standardized Coefficients	t	Sig.
	Beta		
(constant)		3,332	0.002
WS	- 0.214	- 1,955	0.054
WFC	0.130	0.405	0.688

Source: primary data processed, 2020

The magnitude of the t-table number with the provisions of $\alpha = 0.05$ and $dk = (n-2) = 40-2 = 38$. From these provisions, the t-table number is 1.685. The effect of Work Stress and Work Family Conflict on Job Satisfaction is as follows:

- a. The t-count value of the Work Stress variable based on the table above is t-count of 1.955 > t-table of 1.662. So H_0 is rejected and H_a is accepted, meaning that Work Stress has an effect on Job Satisfaction. The magnitude of the effect of Work Stress on Job Satisfaction of 0.214 or 21% is considered significant with a significance of $0.054 = 0.05$.
- b. Based on the calculation results, the t-count of the Work Family Conflict variable is $0.405 < t\text{-table } 1.662$. So H_0 is accepted and H_a is

rejected, meaning that Work Family Conflict has no effect on Job Satisfaction. The magnitude of the influence of Work Family Conflict on Sales of 0.130 or 13% is considered insignificant with a significance of $0.688 > = 0.05$.

Table 13
Effect of Work Stress, Work Family Conflict and Job Satisfaction on Turnover Intention

Model	Standardized Coefficients	T	Sig.
	Beta		
(constant)		1,578	0.123
WS	0.650	3,040	0.004
WFC	0.179	0.835	0.409
JS	-0.307	-3,299	0.002

Source: primary data processed, 2020

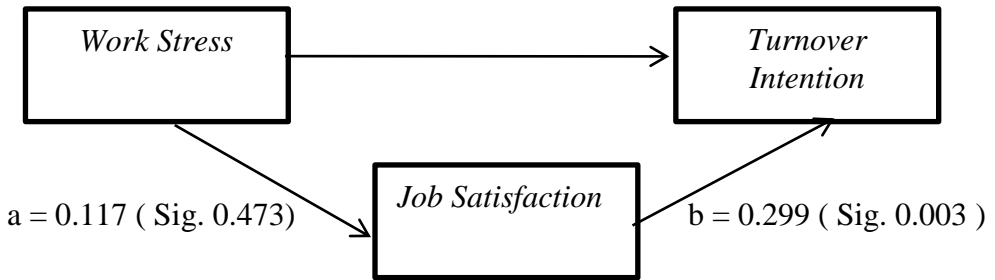
The magnitude of the t-table number with the provisions of $= 0.05$ and $dk = (n-3) = 40-3 = 37$. From this provision, the t-table number is 1.687. The effect of Work Stress, Work Family Conflict and Job Satisfaction on Turnover Intention is as follows:

- a. The t-count value of the Work Stress variable based on the table above is $3.040 > t\text{-table } 1.687$ so H_0 is rejected and H_a is accepted, meaning that the Work Stress variable has an influence on the Turnover Intention variable, which is 0.650 or 65% is considered significant with a significance level of $0.004 < = 0.05$.
- b. Based on the calculation results, the t-count of the Work Family Conflict variable is $0.835 < t\text{-table } 1.687$ so that H_0 is accepted and H_a is rejected, meaning that the Work Family Conflict variable has no effect on Turnover Intention, which is 0.179 or 17.9% is considered insignificant with significance level of $0.409 > = 0.05$.
- c. Based on the calculation results, the t-count of the Job Satisfaction variable is $-3.299 > t\text{-table } 1.687$ so that H_0 is rejected and H_a is accepted, meaning that the Job Satisfaction variable has a negative effect on Turnover Intention that is -0.307 or 30.7% is considered significant with a significance level of $0.002 < = 0.05$.

Intervening Variable Analysis Results (Baron and Kenny Version with Casual Step Strategy)

Effect of Work Stress on Turnover Intention with Job Satisfaction as Intervening Variable

Figure 1
Result Schematic with Causal Step
 $c = 0.811$ (Sig. 0.000)
 $c' = 0.776$ (Sig. 0.000)



a) Effect of Work Family Conflict on Turnover Intention with Job Satisfaction as Intervening variable

Figure 2
Schematic of Analysis Results with Causal Step
 $c = 0.788$ (Sig. 0.000)
 $c' = 0.720$ (Sig. 0.000)



DISCUSSION

Based on the results of the research above, it is presented some information on the analysis of the results of the research on how each variable influences the other variables. The following is an analysis of each of the variables:

The Effect of Work Stress on Turnover Intention in BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of statistical research using the IBM SPSS 22.0 program partially obtained the effect of the Work Stress variable on the Turnover Intention variable with a t-count of $3.040 > t\text{-table } 1.687$ and a significance value of $0.004 < 0.05$. The magnitude of the effect of Work Stress on Turnover Intention is 0.650 or 65%, so it can be concluded that the Work Stress variable has a positive effect on the Employee Turnover Intention variable at BSI (BRI Syariah) Palembang A. Rivai Branch. This shows that work stress can directly affect turnover intention, so that the higher the level of work stress felt by employees, the higher the level of employee turnover intention to leave their place of work.

The results of this study are in line with and are supported by previous research, namely the research of Dwiningtyas (2015), Ni wayan et al (2016), Vita Putri Saraswati and Made Subudi (2017), which suggested that work stress had a positive and significant effect on employee turnover.

The Effect of Work Family Conflict on Turnover Intention for BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of statistical research using the IBM SPSS 22.0 program partially obtained the effect of the Work Family Conflict variable on the Turnover Intention variable with a t-count of $0.835 < t\text{-table } 1.687$ and a significance value of $0.409 > 0.05$. The magnitude of the influence of Work Family Conflict on Turnover Intention is 0.179 or 17.9%, so it can be concluded that the Work Family Conflict variable has no effect on the Employee Turnover Intention variable at BSI (BRI Syariah) Palembang A. Rivai Branch. This shows that work family conflict cannot affect turnover intention directly, so the higher the level of work family conflict felt by employees, the level of employee turnover intention to leave their place of work will not be affected.

The results of this study are not in line with previous research, which was investigated by Nurul Imani, et al (2018), Ni Wayan, et al (2016), I Gst Ag Mirtha (2017) which suggested that work family conflict significantly affects employee turnover intention. Although work family conflict cannot affect turnover intention directly, work family conflict can influence

turnover intention indirectly which is mediated by job satisfaction.

The Effect of Work Stress on Job Satisfaction for BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of statistical research using the IBM SPSS 22.0 program partially obtained the effect of the Work Stress variable on the Job Satisfaction variable with a t-count of $-1.955 > t\text{-table } -1.685$ and a significance value of $0.008 < 0.05$. The magnitude of the effect of work stress on job satisfaction is -0.214 or 21.4% , so it can be concluded that the work stress variable has a negative effect on the employee turnover intention variable at BSI (BRI Syariah) Palembang A. Rivai Branch. This shows that work stress can directly affect job satisfaction with a negative arithmetic value, so that the higher the level of work stress felt by employees, the lower the level of employee job satisfaction with their place of work.

The results of this study are in line with and are supported by previous research, namely the research of Dina Kartikawati (2016), Agoes Ganesha et al (2016), Ernita and Fetty (2019) which suggested that Work Stress had a negative effect on employee job satisfaction.

The Effect of Work Family Conflict on Job Satisfaction for BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of statistical research using the IBM SPSS 22.0 program partially obtained the effect of the Work Family Conflict variable on the Job Satisfaction variable with a t-count of $0.405 < t\text{-table } 1.685$ and a significance value of $0.688 > 0.05$. The magnitude of the effect of Work Family Conflict on Job Satisfaction is 0.130 or 13% , so it can be concluded that the Work Family Conflict variable has no effect on the Job Satisfaction variable of BSI (BRI Syariah) Palembang A. Rivai Branch. This shows that work family conflict cannot directly affect job satisfaction, so the high level of work family conflict felt by employees may not necessarily decrease or increase the level of employee job satisfaction with their work place.

The results of this study are not in line with previous research, namely the research of Ida Ayu Diah and I Gusti Ayu (2016), I Gst Ag Mirtha (2017), Muhammad Fauzan and Ezzah Nahrishah (2018), which suggested that work family conflict affects turnover intention. employee.

Effect of Job Satisfaction on Turnover Intention for BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of statistical research using the IBM SPSS 22.0 program partially obtained the effect of the Job Satisfaction variable on the Turnover Intention variable with a t-count of $-3.299 < t\text{-table } 1.687$ and a significance value of $0.002 < 0.05$. The magnitude of the effect of job satisfaction on turnover intention is -0.307 or 30.7% , so it can be concluded that the Job Satisfaction variable has a negative effect on the Employee Turnover Intention variable at BSI (BRI Syariah) Palembang A. Rivai Branch. This shows that job satisfaction can affect turnover intention directly with a negative arithmetic value, so that the higher the level of job satisfaction felt by employees, the lower the level of employee turnover intention to leave their place of work.

The results of this study are in line with and are supported by previous research, namely the research of Ida Ayu Diah and I Gusti Ayu (2016), Revilia Dian et al (2018), Ristia Pawesti and Rinandita Wikansari (2016), which suggested that job satisfaction has a negative effect on turnover intention. employee.

Effect of Work Stress on Turnover Intention with Job Satisfaction as an Intervening Variable for BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of research using IBM SPSS 22.0 on Path Analysis testing, obtained (a) an insignificant direct effect on the Work Stress variable on Job Satisfaction of 0.117 with a significance value of $0.473 > 0.05$ then obtained (b) a significant direct effect on the variable Job Satisfaction on Turnover Intention of 0.299 with a significance value of $0.003 < 0.05$ then obtained (c) a significant direct effect on the Work Stress variable on Turnover Intention of 0.811 with a significance value of $0.000 < 0.05$ then obtained (c') indirect effect which is significant on the Job Satisfaction variable on Turnover Intention after controlling for the Work Stress variable of 0.776 with a significance value of $0.000 < 0.05$. The result of this Path Analysis test is a Partial Mediation model which means that the Work Stress variable can affect Turnover Intention with or without the Job Satisfaction variable.

Effect of Work Family Conflict on Turnover Intention with Job Satisfaction as an Intervening Variable for BSI (BRI Syariah) Palembang A. Rivai Branch Employees

Based on the results of research using IBM SPSS 22.0 on Path Analysis testing, obtained (a) an insignificant direct effect on the Work Family Conflict variable on Job Satisfaction of 0.150 with a significance value of $0.355 > 0.05$ then obtained (b) a significant direct effect on Job Satisfaction variable on Turnover Intention is -0.319 with a significance value of $0.004 < 0.05$ then obtained (c) a significant direct effect on the Work Family Conflict variable on Turnover Intention of 0.788 with a significance value of $0.000 < 0.05$ then obtained (c') a significant indirect effect on the Job Satisfaction variable on Turnover Intention after controlling for the Work Family Conflict variable of 0.720 with a significance value of $0.000 < 0.05$. The result of this Path Analysis test is a Partial Mediation model which means that the Work Stress variable can affect Turnover Intention with or without the Job Satisfaction variable.

CONCLUSION

Based on the results of the research analysis, the results of the discussion and the conclusions, the suggestions and input that the writer can give to the Bank BRISyariah KC Palembang and further researchers are to pay more attention to the assignment and completion of appropriate tasks, so that employees are not burdened with time pressure on their work. Paying attention to the working conditions of employees, providing various trainings and holding rolling jobs every year, so that employees do not feel bored with their work. Provide several work facilities that can provide good needs for employees. Can maintain employee job satisfaction, so that employees stay in their jobs.

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