

The Effect of Workload, Work Stress and Organizational Climate on Turnover Intention with Work Satisfaction as an Intervening Variable (Study at PT BRI Life and Health Insurance of Malang)

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Abstract

This study aims to determine the influence of workload, work stress, and organizational climate on turnover intention, the influence of workload, work stress and organizational climate on work satisfaction, the effect of workload on turnover intention, the influence of workload, work stress and organizational climate on turnover intention through job satisfaction. The population in this research is the employees of PT. BRI Life and Health Insurance of Malang. The number of samples taken in this study were 125 respondents. The data collection method that is used questionnaire. Path analysis method shows that workload, work pressure and organizational climate has direct effect on turnover intention and indirect effect on work satisfaction. The conclusion of this research is work load, work stress and organizational climate has direct effect on turnover intention of employee through job satisfaction. The recommendation that is given based on the result of the research is to make innovation system, and guidance for the employees, so that the employees will remain stay at the company.

Keywords: workload, work stress, organizational climate, turnover intention, work satisfaction, BRI life, Health Insurance.

1. Introduction

Various studies conducted on human resources (HR) in which the environmental conditions in both internal and external can affect the workload of employees, employees' stress level and has an effect on employees' satisfaction level that ultimately will impact on the emergence of intention to seek alternative job (turnover intention). In the opinion of Igbaria and Greenhaus (1992), turnover intention can be very fatal to the company because it will experience a shortage of skilled and competent employees in their field and will increase the expenditure of high education expenses for new employees. Another similar opinion is also shared by Harter., et.al (2002) turnover intention occurs on employees who has low satisfaction level, in contrary, if the employees has higher satisfaction level that would be good because the employees will be more productive and the contribution given to the company is beneficial for the progress of the company and automatically the tendency to move (turnover intention) will be low as well.

The condition that researchers described above is also experienced by PT. BRI Life and Health Insurance of Malang, in which the employees are experience stress. This is due to the implementation of high system targets enforced in the company. Another condition that also happens is the lack of communication between employees and superiors. This condition will impact on the existence of seniority system that will certainly result in the establishment of a deficient organizational climate which will impact on employees' job satisfaction.

PT. BRI Life and Health Insurance of Malang by applying the target system that becomes the benchmark of employees' performance success becomes one of the factors in causing the satisfaction level in which the target is reached then the employee will feel satisfied, but otherwise, if the target is not achieved then the employee will experience stress as well as a decrease in satisfaction and ultimately lead to the intention to seek another job (turnover intention) to a better company. Therefore, the researcher wants to conduct a research on PT. BRI Life and Health Insurance of Malang to find out how big the influence of work load, work stress and organizational climate on turnover intention with job satisfaction as intervening variable.

In accordance with the explanation above, hence researcher is interested to do a research at PT. BRI Life and Health Insurance of Malang in which the research objectives are as follows:

1. Does the workload, work stress and organizational climate affect the turnover intention on employees of PT. BRI Life and Health Insurance of Malang?
2. Does the workload, work stress and organizational climate affect the job satisfaction on employees of PT. BRI Life and Health Insurance of Malang?
3. Does job satisfaction affect the turnover intention on employees of PT. BRI Life and Health Insurance of Malang?
4. Does the workload, work stress and organizational climate affect the turnover intention through job satisfaction on employees of PT. BRI Life and Health Insurance of Malang?

Based on the problems and theoretical framework underlying in this research, the proposed hypothesis are as follows:

1. Workload, work stress and organizational climate affect the turnover intention on employees of PT. BRI Life Life and Health Insurance of Malang.
2. Workload, work stress and organizational climate affect the job satisfaction on employees of PT. BRI Life and Health Insurance of Malang.
3. Job satisfaction affects the turnover intention on employees of PT. BRI Life climate and Health Insurance of Malang.
4. Workload, work stress and organizational climate affect the turnover intention through job satisfaction on employees of PT. BRI Life and Health Insurance of Malang.

2. Methodology

2.1 Conceptual Framework

This study is quantitative research with explanatory approach to describe the relations of each variable. The variables are; Workload (X_1) Work Stress (X_2) and organizational climate (X_3), Turnover Intention (Y) and Job Satisfaction (Z). This research model can be seen in figure 2.1 as follows:

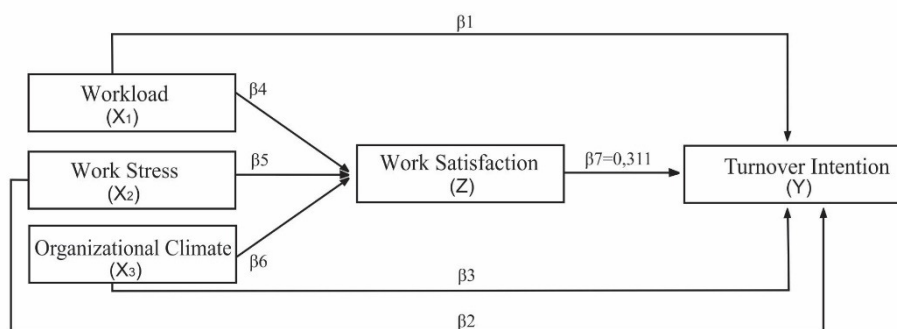


Figure 2.1 Conceptual Framework

Figure 2.1 is a conceptual framework in this research; that is through research variables. In comparing the opinion of researchers with the theory of experts and previous research, the researcher attached several theories in accordance with the above conceptual research, those are as follows:

First: workload variable according to Soleman opinion (2011), workload is the amount of work that must be carried by a position in an organization or company with the volume of work and time limit set by the company.

Second: work stress variable according to the opinion of Salleh., et.al (2008), work stress is a pressure, strength, tendency or effort of an employee in facing work whether s/he is strong or not. Another opinion that clarifies the meaning and distribution of work stress is the opinion of Robbins and Judge (2008), which classify into 3 parts, that are; 1. Psychological Symptom 2. Physiological Symptom and 3. Behavior Symptom. In which basically the three of those influences will be less good for the employee.

Third: the organizational climate variable according to Cahyono (2005), organizational climate is an atmosphere within an organization that will affect employee's behavior in carrying out the company's activities. While in the opinion of Yuniarti K, I (2013), on the organizational climate dimensions, that are; 1. Trust 2. Leadership 3. Communication 4. Making decision together 5. Flexibility or autonomy and risk in work.

Fourth: job satisfaction variable according to Luthans (2006), job satisfaction is an employee's perception about good or bad of an important job. Another opinion is according to Rivai (2010), job satisfaction is an evaluation conducted by employees who portray a feeling of glad or not and satisfied or not satisfied in their work.

Fifth: turnover intention variable in the opinion of Abdullah., et al (2012) is a case that occur in an employee in which they aware to look for another alternative job. According to another opinion expressed by Mahdi., et.al (2012) it is the tendency of an employee to look for another job and move in a conscious state. This condition is a big problem for the company.

2.2 Sampling Technique

This research is using simple random technique, according to the opinion of Sugiono (2006), sampling that is conducted by random from total of population. In this research, 125 employees are taken as a sample at PT. BRI Life and Health Insurance of Malang by using Slovin formula, in which it is obtained sample as 125 employees from total employee's population.

2.3 Data Collection Technique

Data collection technique in this study is by spreading the questionnaire to 125 employees of PT. BRI Life and Health Insurance of Malang. In which the questionnaire contains some written statements with alternative answers. Data analysis technique is done to test the validity and reliability on five research variables. In addition, descriptive

statistic is used to explain the frequency or trend of the respondents' responses from the statements in the questionnaire. To determine acceptance or rejection of the hypothesis, path analysis test is also used in this study. Therefore, the IBM Statistic SPSS 25 version program is used to identify the data that is being tested.

3. Result

3.1 Descriptive Analysis

a. Workload Variable (X_1)

Based on Table 3.1 below it can be seen that the average score (mean) on the workload variable (X_1) obtains an average score of 3.65. At the interval class included into category $3.40 < B_k \leq 4.20$. This result can be interpreted that a half of respondents give a "high" score on the statement about the workload of employees at PT. BRI Life and Health Insurance of Malang.

Table 3.1 The Frequency of distributed Answers Workload Variable (X_1)

No	Questions	Mean
X _{1.1}	I feel that the work should be done as fast as possible	3.63
X _{1.2}	I feel that my work should be done on time (deadline).	3.60
X _{1.3}	I feel that my work is too much	3.72
X _{1.4}	I feel that what I learned in school / college does not fit to my work	3.69
X _{1.5}	I feel that my skill is rarely used	3.55
X _{1.6}	I feel that my ideas can be applied well	3.71
Mean		3.65

Source: primary data processed, 2018

b. Work Stress Variable (X_2)

Based on Table 3.1 below it can be seen that the average score (mean) on the work stress variable (X_2) obtained an average score; that is 3.65. At the interval class that is included into category $3.40 < B_k \leq 4.20$. This result can be interpreted that a half of respondents give a "high" score on the statement about work stress experienced by employees at PT. BRI Life and Health Insurance of Malang.

Table 3.2 The Frequency of distributed Answers Work Stress Variables (X_2)

No	Questions	Mean
X _{2.1}	I feel that my work is lack of supported by the superiors	3.52
X _{2.2}	I feel that I have lack of responsibility towards organization	3.66
X _{2.3}	I feel that the time provided to do all the work is too limited	3.35
X _{2.4}	During working I do not have time to socialize with another employee	3.63
X _{2.5}	I feel that the workload given is too much	3.53
X _{2.6}	I feel that my job is having too high risk	3.60
X _{2.7}	I can complete more jobs if I have a longer time	3.67
Mean		3.57

Source: primary data processed, 2018

c. Organizational climate Variable (X_3)

Based on Table 3.3 below it can be seen that the average score (mean) on organizational climate variable (X_3) gets an average score 3.57. At the interval class it is included into category $3.40 < B_k \leq 4.20$. This result can be interpreted that a half of respondents give a "high" score on the statement about the organizational climate experienced by employees at PT. BRI Life and Health Insurance of Malang.

Table 3.3 The Frequency of distributed Answers organizational climate Variable (X_3)

No	Questions	Mean
X _{3.1}	I have a difficulty in contacting my superior and colleagues in completing the office tasks	3.72
X _{3.2}	In the work unit, colleagues are very supportive to my duties at the office	3.6
X _{3.3}	In this office, employees are awarded in accordance with the performance that is performed	3.53
X _{3.4}	In this office, the employees should do very high job standard	3.57
X _{3.5}	In this office the position promotion system helps the best employees to obtain a higher position	3.53
X _{3.6}	In this office I feel that the employees are not concerned with the job of other employees	3.72
Mean		3.61

Source: primary data processed, 2018

d. Job Satisfaction Variable (Z)

Based on Table 3.4 below it can be seen that the average score (mean) on job satisfaction variable (Z) gets an average score of 3.61. At the interval class it is included into category $3.40 < B_k \leq 4.20$. This result can be interpreted that a half of respondents give a "high" score on the statement about job satisfaction experienced by employees at PT. BRI Life and Health Insurance of Malang.

Table 3.4 The Frequency of distributed Answers Work Satisfaction Variable (Z)

No	Questions	Mean
Z ₁	I find that my job very interesting.	3.6
Z ₂	I am happy with the opportunity to learn new things in my job.	3.91
Z ₃	I am satisfied with the salary I receive for my job responsibilities.	3.64
Z ₄	I feel that I am little bit success in my job.	3.72
Z ₅	The manager (supervisor) where I work always gives me a full support.	3.51
Z ₆	I enjoy working with my colleagues.	3.58
Mean		3.66

Source: primary data processed, 2018

e. Turnover Intention Variable (Y)

Based on Table 3.5 below it can be seen that the average score (mean) on the turnover intention variable (X1) obtains an average score of 3.66. At the interval class it is included into category 3.40 <Bk ≤ 4.20. This result can be interpreted that a half of respondents give a "high" value on the statement about turnover intention experienced by employees at PT. BRI Life and Health Insurance of Malang.

Table 3.5 The Frequency of distributed Answers Turnover Intention variable (Y)

No	Questions	Mean
Y ₁	I have / often thought about quitting my job and looking for another job.	3.66
Y ₂	I intend to stay in the profession and wait for a better decision at the end of this month	3.68
Y ₃	I will still consider taking another job	3.53
Y ₄	I will try to find another job as soon as possible.	3.50
Y ₅	I will soon decide to leave this company immediately.	3.66
Y ₆	I will keep looking for another better job.	3.72
Mean		3.63

Source: primary data processed, 2018

3.6 The first equation

The following is a discussion of path analysis with the workload variable (X₁), work stress (X₂), and organizational climate (X₃), in which simultaneously affecting turnover intention variable.

Table 3.6 Anova Sub-Structure 1

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4027.313	3	1342.438	892.425	.000 ^b
	Residual	182.015	121	1.504		
	Total	4209.328	124			
a. Dependent Variable: Work Satisfaction (Z)						
b. Predictors: (Constant), Organizational Climate (X ₃), Work Stress (X ₂), Workload (X ₁)						

In the analysis result of Table 3.6 above, it shows that the table sig column is a score obtained by 0.000 or smaller score than 0.05 (Sig 0.000 < 0.005), then Ho is processed and Ha is accepted. So, it can be concluded that the workload variable (X₁), work stress variable (X₂), and organizational climate variable (X₃) are significantly influence the job satisfaction (Z).

Table 3.7 Summary Sub-Structure

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. Change	F
1	.978 ^a	.957	.956	1.226	.957	892.425	3	121	.000	
a. Predictors: (Constant), Organizational Climate (X ₃), Work Stress (X ₂), Work Load (X ₁)										

In the analysis result of Table 3.7 above, it is found the simultaneous relationship of workload variable (X₁), work stress variable (X₂), and organizational climate (X₃) has a contribution of 0.957 (95.7%) (R square score and Summary table) while the remaining 4.3% being explained on another variable outside the model. In the Anova (F test) it is seen that independent variable simultaneously has a significant influence on job satisfaction variable (Z).

Table 3.8 Coefficients Sub-Structure 1

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.003	.452		-.008	.994
	Workload (X1)	.234	.071	.225	3.287	.001
	Work stress(X2)	.453	.045	.553	10.023	.000
	Organizational climate (X3)	.231	.065	.222	3.573	.001

a. Dependent Variable: Job Satisfaction (Z)

In Table 3.8 the Coefficients are the workload variable (X₁), work stress variable (X₂), and organizational climate variable (X₃) simultaneously affect the job satisfaction variable (Z). This test is intended to test the significance of constants and dependent variable. In the coefficient, partial t test shows that the workload variable (X₁), work stress variable (X₂), and organizational climate variable (X₃) are positively and significantly influence simultaneously on job satisfaction variable Z which is indicated by sing score and each of its, is smaller than the alpha of 5% i.e. 0.000. Therefore, the structure equation is as follows:

$$Z = \beta_4 X_1 + \beta_5 X_2 + \beta_6 X_3 + e$$

$$= 0.225 X_1 + 0.553 X_2 + 0.222 X_3 + 0.207 e_1$$

3.8 The second equation

The following is a discussion of the analysis of paths with the variable workload (X₁), work stress (X₂), and organizational climate (X₃), which is simultaneously affect the turnover intention (Y) variable through job satisfaction (Z)

Table 3.9 Anova Sub-Structure 2

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	4236.663	4	1059.166	1494.158	.000 ^b
	Residual	85.065	120	.709		
	Total	4321.728	124			

a. Dependent Variable: Turnover Intention (Y)

b. Predictors: (Constant), Work Satisfaction (Z), Organizational Climate (X₃), Workload (X₁), Work Stress (X₂)

In the analysis result of Table 3.9 above shows that the table sig column is a score obtained for 0.000 or smaller score than 0.05 (Sig 0.000 < 0.05), then Ho is processed and Ha is accepted. So, it can be concluded that the workload variable (X₁), work stress variable (X₂), and organizational climate variable (X₃) influence simultaneously and significantly to the turnover intention variable (Y) through job satisfaction (Z).

Table 3.10 Summary Sub-Structure 2

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Change	F Change	df1	df2	Sig. Change	F
1	.990 ^a	.980	.980	.842	.980	1494.158	4	120	.000	

a. Predictors: (Constant), Job satisfaction (Z), Organizational climate (X₃), Work load (X₁), Work stress (X₂)

In the result of table 3.10 above it is known that work load variable (X₁), work stress variable (X₂), and organizational climate variable (X₃) and job satisfaction (Z) are simultaneously have contribution, that is; 0.980 (9.90%) score (R Square) and in the (Summary) table it is used to explain the change in the turnover intention variable (Y) while the rest is 1.0% which is explained in another variable. In the Anova section (F test) it can be seen that simultaneous testing of independent variable has a significant positive effect on the turnover intention (Y) variable, which is the result is shown from sig 0.000 < 5%.

Table 3.11 Coefficients^a Sub-Structure 2

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.752	.311		-2.423	.017
	Workload (X1)	.205	.051	.194	4.015	.000
	Work stress (X2)	.171	.042	.205	4.062	.000
	Organizational climate (X3)	.318	.047	.301	6.803	.000
	Job satisfaction (Z)	.315	.062	.311	5.055	.000

a. Dependent Variable: Turnover Intention (Y)

In the result of Table 3.11 above, workload variable (X_1), work stress variable (X_2), organizational climate variable (X_3) and job satisfaction (Z) are partially influenced the turnover intention (Y) variable to test the sig constant and the dependent variable. In the test / partial coefficient, it appears that the workload variable (X_1) has a value of 0.000, which is greater than 5%. So, it can be labeled that sig or H_0 is rejected and H_a is accepted. Workload variable (X_1), work stress variable (X_2), organizational climate variable (X_3) and job satisfaction (Z) are indirectly influence the turnover intention (Y) variable as indicated by the sig score greater than Alpha 5%, that is 0.000 and 0.000. Therefore, the structure equation is as below:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_7 + Z + e$$

$$= 0.194X_1 + 0.205X_2 + 0.301X_3 + 0.311Z + 0.141e_2$$

The following is a discussion of path analysis related to workload variable (X_1), work stress variable (X_2), organizational climate variable (X_3) and job satisfaction (Z) are influence simultaneously on turnover intention variable (Y).

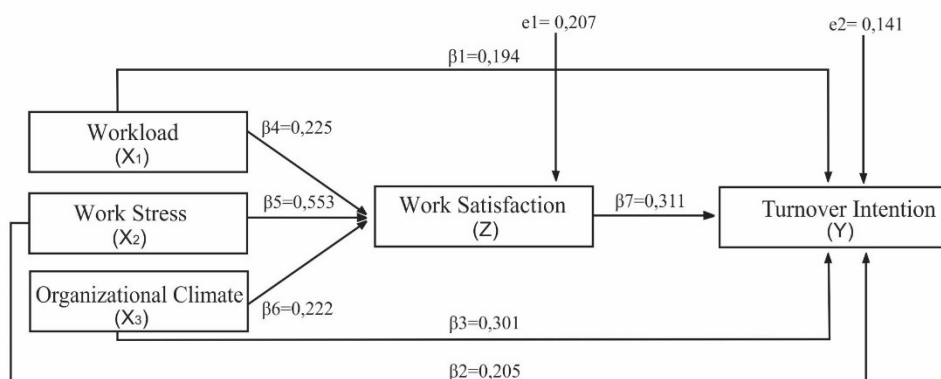


Figure 3.1 Regression Model of Equation

Table 3.12 The Result of Test Path Analysis

Variable	Influence		Total
	Direct	Indirect	
Workload ► Turnover Intention	0.194	0.225 X 0.311 = 0.069	0.225 + 0.069 = 0.294
Work stress ► Turnover Intention	0.205	0.553 X 0.311 = 0.171	0.553 + 0.171 = 0.724
Organizational climate ► Turnover Intention	0.301	0.222 X 0.311 = 0.069	0.222 + 0.069 = 0.291
Workload ► Job satisfaction	0.225	-	0.225
Work Stress ► Job satisfaction	0.553	-	0.553
Organizational climate ► Job satisfaction	0.222	-	0.222
Job satisfaction ► Turnover Intention	0.311	-	0.311

Source: Primary data processed

1. Hypothesis Testing Result

The hypothesis criteria (H_a) is accepted if sig < 0.05 for partial direct test (t_{count} score > t_{table}) score on t_{table} with significant score is 5% with total sample (n) 125 taken from 2.615 employees.

1. The First Hypothesis Test (H1)

The result of the above analysis shows that the score of $\beta_1 = 0.194$ while at the t_{count} is 4.015. The comparison of this score indicates that $t_{count} > t_{table}$ ($4.015 > 2.615$) with significant score is less than 0.05 ($0.00 < 0.05$). The result shows that there is a significant positive influence directly from the workload on turnover intention. So that H_a is accepted and H_0 is rejected. So, H1 which states that there is an influence of workload on intention turnover is accepted.

2. The Second Hypothesis Test (H2)

The result of the above analysis shows that the score of $\beta_2 = 0.205$ while at t_{count} is 4.062. The comparison of this score indicates that $t_{count} > t_{table}$ ($4.062 > 2.615$) with significant value is less than 0.05 ($0.00 < 0.05$). The result shows that there is a significant positive influence directly from work stress on turnover intention, so that H_a is accepted and H_0 is refused. So, H2 which states that there is influence of work stress on turnover intention is accepted.

3. The Third Hypothesis Test (H3)

The result of the above analysis shows that the score of $\beta_3 = 0.301$ while the t_{count} is 6.803. The comparison of this score indicates that $t_{count} > t_{table}$ ($6.803 > 2.615$) with significant score is less than 0.05 ($0.00 < 0.05$). The result shows that there is a significant positive influence directly from organizational climate on turnover intention. So that H_a is accepted and H_0 is rejected. So H3 which states that an organizational climate influence on turnover

intention is accepted.

4. The Fourth Hypothesis Test (H4)

The result of the above analysis shows that the score of $\beta_4 = 0.225$ while the t_{count} is 3.284. The comparison of this score indicates that $t_{\text{count}} > t_{\text{table}}$ ($3.284 > 2.615$) with significant score is less than 0.05 ($0.00 < 0.05$). The result shows that there is a significant positive influence directly from workload to job satisfaction. So that H_a is accepted and H_o is refused. So H4 which states there is an influence of workload on job satisfaction is accepted.

5. The Fifth Hypothesis Test (H5)

The result of the above analysis shows that the score of $\beta_5 = 0.553$ while t_{count} is 10.023. The comparison of this score indicates that $t_{\text{count}} > t_{\text{table}}$ ($10.023 > 2.615$) with significant score is less than 0.05 ($0.00 < 0.05$). The result shows there is a direct positive influence directly from job stress to job satisfaction. So that H_a is accepted and H_o is refused. So H5 which states there is influence of job stress on job satisfaction is accepted.

6. The Sixth Hypothesis Test (H6)

The result of the above analysis shows that the score of $\beta_6 = 0.222$ while t_{count} is 3.573. The comparison of this score indicates that $t_{\text{count}} > t_{\text{table}}$ ($3.573 > 2.615$) with significant score is less than 0.05 ($0.00 < 0.05$). The result shows that there is a direct positive influence directly from organizational climate to job satisfaction. So that H_a is accepted and H_o is refused. So H6 which states there is an effect of organizational climate on job satisfaction is accepted.

7. The Seventh Hypothesis Test (H7)

The result of the above analysis shows that the score of $\beta_7 = 0.311$ while t_{count} is 5.055. The comparison of this score indicates that $t_{\text{count}} > t_{\text{table}}$ ($5.055 > 2.615$) with significant score is less than 0.05 ($0.00 < 0.05$). The result shows that there is a significant positive influence directly from job satisfaction to turnover intention. So that H_a is accepted and H_o is refused. So H7 which states there is an influence of job satisfaction on turnover intention is accepted.

8. The Eighth Hypothesis Test (H8)

From the calculation of direct influence, it indicates that the direct influence of workload variable (X_1) to job satisfaction variable (Z) is 0.194 while the indirect variable of workload (X_1) to turnover intention variable (Y) through job satisfaction variable (Z) is the result of multiplication between beta value of workload variable (X_1) with job satisfaction variable (Z), with beta value of job satisfaction (Z) variable to turnover intention (Y) that is: $0.225 \times 0.311 = 0.069$. Then the total effect of the turnover intention (Y) is the direct influence plus the indirect effect is $0.225 + 0.069 = 0.294$. Based on the calculation it is known that the value of direct influence of 0.225 and indirect influence of 0.069 which means the value of indirect influence is smaller than the value of direct influence. This result shows that indirect workload variable (X_1) to turnover intention variable (Y) through job satisfaction variable (Z) has significant influence.

9. The Ninth Hypothesis Test (H9)

Based on the calculation of direct influence, it shows that the direct influence of job stress variable (X_2) to job satisfaction variable (Z) is 0.205 while indirect influence of work stress variable (X_2) to turnover intention variable (Y) through job satisfaction variable (Z) is the result of multiplication of beta score of work stress variable (X_2) with job satisfaction variable (Z), with beta score of job satisfaction variable (Z) to turnover intention (Y) that is: $0.553 \times 0.311 = 0.171$. Then the total influence on turnover intention (Y) is the direct influence plus the indirect influence is $0.205 + 0.171 = 0.376$. Based on the calculation it is known that the score of direct influence is 0.205 and indirect influence is 0.171 which means the score of indirect influence is smaller than the score of direct influence. With this result, it indicates that job stress variable (X_2) to turnover intention variable (Y) through job satisfaction variable (Z) have indirectly significant influence.

10. The Tenth Hypothesis Test (H10)

Based on the calculation of direct influence, it indicates that direct influence of organizational climate variable (X_3) to job satisfaction variable (Z) is 0.301 while on indirect influence of organizational climate variable (X_3) to turnover intention variable (Y) through job satisfaction variable (Z) is the result of multiplication of beta score of workload variable (X_1) with job satisfaction variable (Z), with beta score of job satisfaction variable (Z) to turnover intention (Y) is $0.222 \times 0.311 = 0.069$. Then the total influence of turnover intention (Y) is the direct influence plus the indirect influence; that is $0.222 + 0.069 = 0.291$. Based on the calculation it is known that the score of direct influence is 0.222 and indirect influence is 0.069 which means the score of indirect influence is smaller than the score of direct influence. This result indicates that indirect variable of organizational climate (X_3) to turnover intention variable (Y) through job satisfaction variable (Z) has a significant influence.

4. Discussion

a. Description of Workload, Work Stress, Organizational Climate, Job Satisfaction and Turnover intention in PT BRI Life Insurance and Health City of Malang

From the description of employees' workload, it shows 3.65 which means high, while the work stress shows 3.57 which means high, for organizational climate showed 3.61 which means high, job satisfaction shows 3.66 which

means high, while turnover intention shows 3.63 which means high. We can conclude that the descriptive analysis shows that the employees feel the workload, work stress, work climate, job satisfaction and high turnover intention, which means the company must perform structuring and system improvements in the company.

b. The Effect of Workload on Turnover Intention.

The result shows a significant positive effect of workload (X_1) on turnover intention (Y). It is proved that the sig score is smaller than 0.05 with the score 0.194. The results of the study are supported by Lakmini., et.al (2015), Faisal K., et.al (2014), Muhammad I, Q., et.al (2013), Serhat E., et.al (2017) and Yang X., et.al (2014) who state that the workload has a significant positive effect on turnover intention.

c. The Influence of Job Stress on Turnover Intention

The result shows significant positive effect from work stress (X_2) to turnover intention (Y), this is proven that sig score is smaller than 0.05 with score 0.205. The result is supported by Ida B, D, P, Y, and I Komang A, (2017), Muhammad I, Q., et.al (2013), Lakmini, et.al., (2015), Faisal K., et.al, (2014), Feri, L end Tristiana, R (2014) and Tooba., et.al (2014) who state that job stress has a positive and significant impact on turnover intention.

d. The Influence of Organizational Climate on Turnover Intention.

The result shows that there is a significant positive influence from organizational climate (X_3) to turnover intention (Y) this is proved that sig score smaller than 0.05 with score 0.301. The result is supported by Kadek, B, S, M, P end I Gusti, M, S (2017), Andi C, T, T., et.al (2016), Ratna, D (2017), Indra, D end Yeat, N, S (2014), Natasa, J end Wendy, S (2013) and Sükran., et.al (2014) who state that organizational climate has a positive and significant impact on turnover intention.

e. The effect of Workload on Job Satisfaction.

The result shows that there is a significant positive influence of work load (X_1) on job satisfaction (Z) it is proved that the score of sig is smaller than 0.05 with score 0.225. This result is supported by Farham M, P (2014), end Kevin F.S. T., et.al (2016), who state that work stress has a positive and significant impact on turnover intention.

f. The Influence of Job Stress on Job Satisfaction.

The result shows that there is a significant positive influence of work load (X_2) on job satisfaction (Z) it is proved that the score of sig is smaller than 0.05 with 0.553 score. This result is supported by Ida B, D, P, Y, and I Komang A, (2017), Oktarini, P, A, et.al (2018), Faisal K, et.al, (2014), Feri, L end Tristiana, R (2014), and Tooba., et.al (2014), who state that work stress has a positive and significant impact on turnover intention.

g. The Influence of Organizational Climate on Job Satisfaction.

The result shows that there is a significant positive influence of organizational climate (X_3) on job satisfaction (Z) it is proved that the score of sig is smaller than 0.05 with the score of 0.222. This result is supported by research of Kadek, B, S, M, P end I Gusti, M, S (2017), Andi C, T, T., et.al (2016), and Ratna, D (2017), who state that work stress positively and significantly influences on turnover intention.

h. The Influence of Job Satisfaction with Turnover Intention.

The result shows a significant positive effect of job satisfaction (Z) on turnover intention. (Y) it is proved that the score of sig is smaller than 0.05 with score 0.311. This result is supported by Muhammad G., et.al (2016), and Alamdar H, K & Alamdar H, K, end Muhammad A (2014), who state that job stress has a positive and significant impact on turnover intention.

i. The Effect of Workload on Turnover Intention Through Satisfaction.

Based on the calculation of the direct influence, it indicates that the workload variable (X_1) to job satisfaction variable (Z) is 0.225 while the indirect influence is: $0.225 \times 0.311 = 0.069$. Then the total effect of the turnover intention (Y) is $0.225 + 0.069 = 0.294$. Based on the calculation it is known that the score of direct influence of 0.225 and indirect influence of 0.069 which means the score of indirect influence is smaller than the score of direct influence. This result shows that indirect workload variable (X_1) on turnover intention variable (Y) through job satisfaction variable (Z) has significant influence.

j. The Effect of Job Stress on Turnover Intention Through Job Satisfaction.

Based on the direct influence calculation, it indicates that direct influence of job stress variable (X_2) on job satisfaction variable (Z) is 0.553 while indirect influence is: $0.553 \times 0.311 = 0.171$. Then the total effect on the turnover intention (Y) is $0.553 + 0.171 = 0.724$. Based on the calculation it is known the score of direct influence is 0.553 and indirect influence is 0.171 which means the score of indirect influence is smaller than the score of direct influence. This result indicates that job stress variable (X_2) on turnover intention variable (Y) through job satisfaction variable (Z) has significant influence indirectly.

k. The Influence of Organizational Climate on Turnover Intention Through Job Satisfaction.

Based on the direct influence calculation, it indicates that direct influence of organizational climate variable (X_3) on job satisfaction variable (Z) is 0.222 while indirect influence is $0.222 \times 0.311 = 0.069$. Then the total effect of turnover intention (Y) is $0.222 + 0.069 = 0.291$. Based on the calculation it is known that the score of direct influence is 0.222 and indirect influence is 0.069 which means the score of indirect influence is smaller than the score of direct influence. This result indicates that indirect variable of organizational climate (X_3) on turnover intention variable (Y) through job satisfaction variable (Z) has a significant influence.

2.5 Conclusions

In line with the result of the research, it can be concluded about the influence of workload, work stress and organizational climate on turnover intention with job satisfaction as intervening variable at PT. BRI Life and Health Assurance of Malang is as follows: 1. Workload positively and significantly influence on turnover intention. 2. Work stress has a positive and significant effect on turnover intention. 3. Organizational climate has a positive and significant impact on turnover intention. 4. Job satisfaction has a positive and significant impact on turnover intention. 5. Workload has positive and significant effect on job satisfaction. 6. Work stress has positive and significant effect on job satisfaction. 7. Organizational climate has a positive and significant impact on job satisfaction. 8. Workload has a positive and significant impact on turnover intention through job satisfaction. 9. Work stress has a positive and significant impact on turnover intention through job satisfaction. 10. Organizational climate has a positive and significant impact on turnover intention through job satisfaction.

2.6 Suggestions

In accordance with the results in the discussion, here the researcher proposes suggestions to all parties related to this research; those are as follows: For academic section. The result of this study is expected to be a reference or input for the science of human resource management (MSDM) to overcome the workload of employees, employees' work stress and organizational climate employees on employees' turnover intention with job satisfaction as a connector.

For PT. BRI Life and Health Insurance of Malang, the researcher gives suggestions related to uncertainty job given by the superior related to workload, where company should be able to pay attention to the limitation of the employee's ability so that they can lighten the workload, that is; 1. For PT. BRI Life and Health Insurance of Malang, in this research the researcher gives suggestion which directly related to the lack of support from superior, the lack of authority given by the superior about the responsibility to the employees and the deadline that is given by the company is very limited. Therefore, the company must be able to control the employees' performance so that employees do not feel the stress in work, but also the employees must be given an enough time to finish the job. 2. For PT BRI Life and Health Insurance of Malang, the researcher gives suggestion related to some employees who do not recognize their superior, lack of trust from the superior to the performance of employees. Therefore, the company should do a good socialization and approach between superior and employees, so that the relationship in the company goes well. 3. For PT BRI Life and Health Insurance of Malang, the researcher gives suggestion related to job given to the employees that is less attractive, lack of awards given by the company to the employees who have good performance, the employees feel never achieve a good result from their job. Therefore, the superior should always do any innovation of how to make the employees are more passionate in working and the company also can give awards to employees who have good performance.

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