THE INFLUENCE OF NONPHYSICAL WORK ENVIRONMENT, WORKLOAD AND JOB SATISFACTION ON EMPOLOYEE TURNOVER INTENTION PT. UTAMA FINANCE CIKARANG

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Article Info	Abstract
	Erratic business competition makes human resources the most important thing to realize a stable economy to make companies able to compete sustainably. Companies are required to have a more optimal, stable and creative performance in their business competition. A good company is largely determined by the human resources owned by a company. The main objective of this study is to measure how much impact the resulting from the variables of the nonphysical work environment, workload and job satisfaction on turnover intention. This type of research uses statistical analysis methods assisted by SPSS Version 24 data processing software. This sampling used a random sempel technique with a total of 80 respondents. This study aims to test, study, and also obtain results on how the influence of non-interpretation work environment, workload and satisfaction on turnover intention in PT. Utama Finance Cikarang. The results of this study show that: (1) there is a positive and significant influence on the nonphysical work environment with the Turnover intention of PT. Main Finance Cikarang. (2) there is no positive and significant effect on workload with Turnover intention PT. Utama Finance Cikarang. (3) there is a positive and significant influence on job satisfaction with PT. Finance Cikarang.

1. INTRODUCTION

The competition in the business industry during the Covid-19 pandemic and the uncertain economy makes human resources the most important thing to realize a stable economy, therefore making companies faced with unstable business competition, conditions like this make many companies unable to survive or even go bankrupt and in facing business competition, companies are required to be able to innovate and be creative and also qualified in order to create a business strategy that can be in accordance with the current business environment.

Companies are required to have more optimal performance, be stable and also be creative in their business competition. A good company is largely determined by the human resources owned

by a company. In the absence of human resources the company cannot carry out its activities. Therefore, every company should be able to maintain employee loyalty to the company so that employees stay in the company. If human resources who do not get comfort to work will be reluctant to have the desire to move or leave their workers which is often called a turnover intention in employees.

High employee turnover or low retention rates like viruses " a small problem with bigger impact". The high turnover can verify the double impact on the aspects of the company: moral, financial, even the busnus aspect itself. Turnover is vulnerable at certain moments, for example after holidays, year-end and global pandemics such as covid-19 (talenta.co). High turnover intention is the

willingness of employees to change or die from their jobs, which can have a negative impact on the company such as the increasing costs that will be incurred by the company to carry out the process of changing new employees and in accordance with employee needs. the employee's decision to quit his job is not desired by the company because the employee's intention to leave will have a bad impact on the company, because employee turnover cannot be separated from turnover intention.

According to Helalat (2013) in Hidayat (2018) said that turnover intention is the dominant determining factor that is positive to turnover, it means that the higher the employee's intention to move, the greater the turnover will be carried out by employees.. Turnover is derived from the subjective probility of individuals who replace or move over a period of time. A high turnover rate is a measure that is often used as an indication of an underlying problem in the organization. Therefore, companies are required to be able to retain their employees

However, factually the turnover rate in PT. Utama Finance Cikarang is still quite high in the past 4 months, based on data from June to September which can be seen in the turnover table of Pt. Mandiri Utama Finance Indonesia cikarang as follows:

Table 1
Employee turnover of PT.Utama Finance Cikarang

Bulan	Jumlah karyawan awal	Jumlah karyawan masuk	Karyawan keluar	Jumlah karyawan akhir
Juli	80	2	3	79
Agustus	80	1	5	76
September	78	3	5	76
Oktober	76	7	8	75
November	80	7	10	77

Source : HR PT. Utama Finance Cikarang 2021

From the data table above, it can be concluded that the turnover rate in PT. Utama Finance Cikarang in June and July had experienced a decline, while in September 2021 the number of turnover intentions increased, this was not in line with what was expected by the company, because the company has to spend operational costs to recruit and retrain new employees in the midst of conditions like this that are uncertain. turnover intention can be influenced by several kinds of factors, for example: non-physical work environment, workload, job satisfaction.

Some of the factors that affect the turnover intention of PT.Utama Finance Cikarang is a work environment because the work environment is outside the organization and can interfere with the work of employees and ultimately have an impact on the performance of the organiation and the work environment is also something that exists around the worker that can affect himself in carrying out his duties. Non-physical work environment has a direct influence on employees in completing work. This is in accordance with research conducted by Oktaviani (2020) stated that the non-physical work environment has a significant effect on the employee's work, therefore every organization is asked to be able to provide a sense of security and comfort to each employee in carrying out their work. Strengthened from research putra & Rahyuda (2016) states that the work environment of a place or condition where employees carry out activities properly, if the work environment feels comfortable and safe it can determine the success of a company.

Another variable that predominantly increases turnover intention, which is based on observations, is workload, because too much work causes tension in oneself which can cause discomfort in work, this is due to the level of skill demanded to be too high, fast work speed, and also too much work volume which causes unattainable shock. This is reinforced from Vanchapo's research (2021) workload is the body's ability to accept work, from an economic point of view, every burden received by a person must be appropriate and balanced to the physical ability of the worker who receives the burden. Because workload is a situation where many or few tasks are given to employees that can provide an emphasis on employee performance, when the demands of the task are low, the employee remains at an optimal level.

In addition to the workload factor, other factors that affect the turnover intention in PT. The main thing about Finance Cikarang is job satisfaction because it is to be able to reduce the turnover rate of intention in PT. Utama Finance Cikarang, one way is to provide job satisfaction to employees because if the employee feels satisfaction at work then he will be satisfied to be as good as possible with all his abilities that he has in order to complete his duties well, but if the employee feels dissatisfied at work, he will tend to have the desire to move or leave his job because job satisfaction is not how hard or how good they work but how far they like their work. This is also strengthened by research that shows the relationship between turnover intrntion and job satisfaction, he said in Hidayat's research (2018) which showed a strong relationship between job satisfaction and turnover intention.

Based on the above problems, this research is directed to further examine the factors that affect employee turnover intention, this research is

important to do in the hope that it can be used as input and consideration for the company in managing the human resources it has.

2. LITERATURE REVIEW
Turnover Intention

According to Kasmir (2016) in Tampubolon (2020) said that turnover intention is the entry and exit of employees in a company in a certain period or time, this means that there are employees who enter through recruitment and who leave for various reasons that can cause changes in the number of workers or employees in a company.

According to Rismayanti (2018) in Suhakim (2021) said that turnover intention is the intensity of the desire to leave the company, there are many reasons that can cause a turnover intention in these employees, including the desire of employees to leave the company.

Based on this theory, it can be concluded that turnover intention is an attitude that arises voluntarily or involuntary in individual workers or employees who have the desire or action to leave an organization for a while or move to find another job that is better than before.

Lingkungan Kerja Nonfisik

According to Sedarmayanti (2016) in the journal Sandra (2019) said that the non-physical work environment is a condition that occurs with the relationship between work relationships, both relationships with superiors and with fellow colleagues, or relationships with subordinates, the karma of the non-physical work environment is something that concerns the psychic aspects of the work environment that cannot be captured with the five senses such as color, smell, and also taste. Therefore, based on this understanding, it can be interpreted that the non-physical work environment is also called the psychic work environment, which is the situation around a non-physical place.

Byoung-kwon (2016) states that work enyironment in enyironment around the work place thet can influence a person to leave his job if the enviroment is not good. A poor working envriontment can cause the company to have to elect a new company. Additionally new emplouyyes are higly likely to make mistakes of caose accidens compread to employess with experience.

Workload

Workload according to sunyoto dalam (David, 2021) revealed that workload is too much work can cause tension that exists in oneself so that it can cause stress, this is caused by too high pressure, too high work speed, and also too much working volume.

Workload according to (Suwanto&Priasana, 2011) in (khuril&siti 2021) states that workloads contain the concept of primary energy and available reserve energy. If the karywan task is considered heavy or the main energy overload will be exhausted and will use reserve energy to complete the task, on the contrary if the assigned task is still light or underoverload the main energy used less to complete the task.

According to artandi (2015) in (Elok, 2021) Workload is an activity that is carried out until it is completed by a worker in a company with a position owned by an employee with a specified time

Job Satisfaction

Job satisfaction is an individual trait because each individual has a different level of satisfaction from the value system that exists in him.The higher the assessment of the activities that are felt in accordance with the wishes of the individual, the higher the level of satisfaction with the job satisfaction. Thehigh level of job satisfaction can produce an impact that is not the same, it depends on each mentality in question.

Job satisfaction is an effective or emotional response about aspects of a person's work, this definition states that it is possible for a person to be satisfied with one aspect of his work but dissatisfied with other aspects, for example, someone feels satisfied with his work but does not feel satisfied with his salary or vice versa (Shabrina, 2018).

3. METHOD

This scientific paper research entitled The Effect of Work Environment, Workload and Job Satisfaction on Employee Turnover Intention at PT. Utama Finance Cikarang uses a quantifiable type of research. According to (Sugiyono2017) "Quantifiable research is a research method based on the philosophy of positivism, which examines populations or sempel, collection using research instruments, data analysis is quantifiable or statistical with the aim of testing hypotheses that have been set. Quantifiable research in this study is a data in the form of numbers or numbers that can be measured from the results of data processing and analysis is carried out using statistics.

To make it easier for this research design to be understood, the author made a

research design to determine the influence of independent variables on dependent variables. It can be seen the research design as follows:
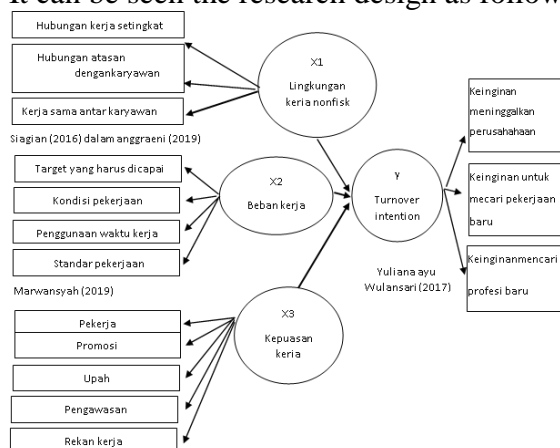

Figure 1. Conceptual Framework

The analysis method in this study is to use quantitative where the data can be obtained after collecting respondent data. According to Sugiyono (2018) said that basically this scientific method is used to obtain data for certain purposes and uses. There are 4 keys that must be considered, namely the scientific method, data, objectives and using spps (Statistical Program For Social Scance) software. Sampling in this study used nonprobalitty techniques and a population of 80 employees. The data will then be tested using the analysis method as an analysis between the free variable (X) against the bound variable (Y) with the validity test stage, reliability test, classical assumption test, normality test and multicorniel ity test

4. RESULTS AND DISCUSSION
Data Description

The primary data obtained in this study by distributing questionnaires online using goggle from. The object taken in this study was an employee of Pt. Utama Finance Cikarang.

To obtain data results on 80 respondents, researchers distributed questionnaires taken within 2 days. Researchers are divided into 3 groups, namely by gender, age, and education. The following are the results of the groupingokan characteristics of respondents

Table 2
Gender of Respondents

No	Jenis Kelamin	jumlah	Persentase
1	Laki – Laki	30	37%
2	Perempuan	50	63%

Source: Data Processing Results, 2022

It can be seen from table 2 that there are 80 respondents who have been sampled in this study. Based on the characteristics of respondents, namely male sex totaling 30 people and women 50 with a percentage of men 37% and women 63% of

the total 80 samples of people. H, asil percentage, it is seen that the highest dominance in the characteristics of respondents based on gender, namely women.

Normality Test

Normaliatas tests are carried out to find out normal or abnormal, residual values and distributed regression models. If a normal distribution or positive result on such data can be declared good. Researchers used the Kolmogorov-smirnov test for normality tests and used p-plot graph tests. The following is the result of the analysis in using the Kolmogorov-smirnov test method.
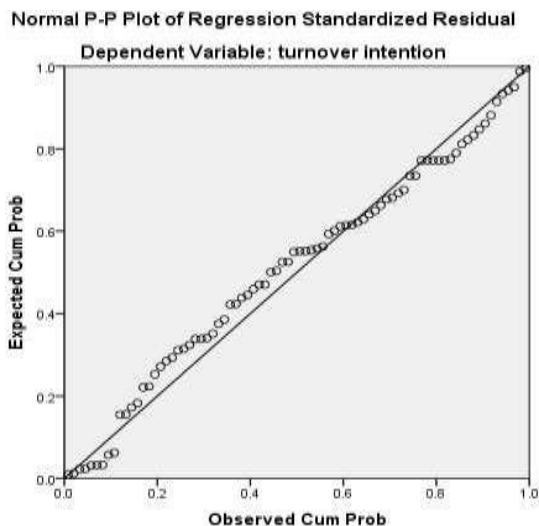
Table 3
Normality Test

		Unstandardized Residual
N		80
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	3.59426616
Most Extreme Differences	Absolute	.071
	Positive	.059
	Negative	-.071
Test Statistic		.071
Asymp. Sig. (2-tailed)		.200c,d

Source: Data Processing Results, 2022

Figure 2. Normality Test P-plot chart
Source: Data Processing Results, 2022

It can be seen in table 4.15 that the value of Asymp.sig above is 0.200 i.e. the nailai is greater than 0.05, so it can be interpreted as normally distributed data, and based on the 4.3 gamabar in the P-P chart test plot above that all the dots spread out around the diagonal line and follow the diagonal line. It can be concluded that all variables of nonphysical work environment, workload and job satisfaction are feasible to use, because they have qualified on the assumption of normality with

the P-P plot regression model.

Multicorneality Test

To see the occurrence of multicorneality or not, by looking at the Tolerance and VIF (Variance Inflation Factor) values on the SPSS output of the multicorneality test results.

Table 4
Multicornelity Test Results

Coefficientsa			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Lingkungan kerja nonfisik	0.411	2.431
	Beban kerja	0.350	2.857
	Kepuasan kerja	.0.509	1.966

Source: Data Processing Results, 2022

It can be seen in table 4.17 above, that the tolerance value in the variables Nonphysical work environment, workload and job satisfaction have results greater than 0.10, then it can be stated that there is no multicoerneality. And the VIF value in all variables, has a value smaller than 10.0 so it is stated that there is no multicorneality.

Heteroskedastity Test

The heteroskedastity test aims to see whether this regression model occurs similarity or dissimilarity of variants. So to find out the heteroskedastity test by looking at the grafil plot (Scatterplot image pattern) which is between the predictive value of the dependent variable ZPRED, and the residual RESID, if the regression model results occur heteroskedastity, then the regression model can be concluded to be less feasible to be used as research. If the results of the test did not occur symptoms of heteroskedastity, then the regression model was declared good. The following are the results of the plot image pattern test (Scatterplot) from this study.
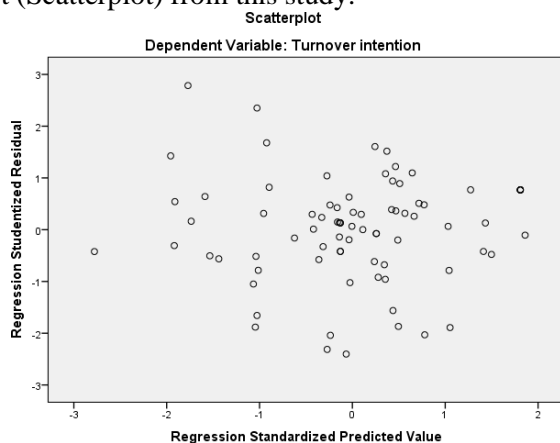

Figure 3. Grafik Scatterplot Heteroskedastitas
Source: Data Processing Results, 2022

Multiple linear analysis
Table 5
Multiple Linear Analysis Results

Coefficientsa					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.435	2.287		3.688	.000
Lingkungan kerja Non fisik	0.488	.125	0.536	3.892	0.012
Beban kerja	-.020	0.105	-0.028	-0.191	0.849
Kepuasan kerja	0.100	0.070	0.177	2.432	0.156

Source: Data Processing Results, 2022

Based on table 4 of the results of multiple linear regression analysis, the results of the equation are obtained as follows:

$Y = a + b_1 x_1 + b_2 X_2 + b_3 x_3$

$Y = 8,435 + 0.488 + -0,020 + 0,100$

Here is an explanation of the multiple linear regression equation:

1. A constant value of 8.435 indicates that the independent variables of nonphysical work environment, workload, job satisfaction are considered constant, or the value of X = 0, then the estimated turnover value is 8.435

2. The regression coefficient in the nonphysical environment variable (X1) 0.488 that the value of the nonphysical work environment variable indicates that if the nonphysical work environment increases by 1 respondent and the others are constant, then it can be estimated that the value of the nonphysical work environment variable is 0.488

3. The workload variable regression coefficient (X2) is -0.020 that the value of the workload variable indicates that if the workload increases by 1 respondent and the others are constant then it can be estimated that the value of the workload variable is -0.020

4. The coefficient on the regression of the job satisfaction variable (X3) of 0.100 that the value of the job satisfaction variable shows that if job satisfaction increases by 1 respondent and the other is constant, then it can be estimated that the value of the job satisfaction variable is 0.100.

Partial T Test

The partial test aims to animate the significant value of independent variables, namely nonphysical work environment, workload, job satisfaction that whether there is a partial influence on the dependent variable, namely turnover intention, along with the criteria for taking the test.

Table 6

T turnover intention test analyst results

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.435	2.287		3.688	.000
Lingkungan kerja Non fisik	0.488	.125	0.536	3.892	0.012
Beban kerja	-.020	0.105	-0.028	-0.191	0.849
Kepuasan kerja	0.100	0.070	0.177	2.432	0.156

a. Dependent Variable: Turnover Intention
Source: Data Processing Results, 2022

Based on table 4.19 above, the discussion for the T test is as follows:

Based on the results of partial calculations, the nonphysical work environment has a signification value of 0.012 and the regression coefesient result has a positive value of 0.488, while t counts 3,829 more than t table 1.991. Based on the results of the study, the hypothesis states "there is a partial positive influence of the work environment variable (x1) with the dependent variable turnover intention (Y) then it is declared accepted".

The effect of Workload (X2) On turnover intention (Y) has a significant value of 0.849 and a regression coefefent value that has a negative value of -0.20, while t counts -0.191 less than t table 1.991. Based on the results of the study, the hypothesis states " there is no partial positive influence between the workload variable (X2) and the dependent variable turnover intention (Y) then it is stated rejected".

The effect of job satisfaction (X2) On turnover intention (Y) has a significant value of 0.156 and a regression coefefefent value that has a positive value, while t counts 2,432 more than t table 1.991. Based on the results of the study, the hypothesis states "there is a partial positive influence between the job satisfaction variable (X3) and the dependent variable turnover intention (Y) then it is declared acceptable".

Koefesien Determinasi (Adjusted R-square)

This coefesiencies of determination or linear tests to measure how much ability is in an independent variable, can explain its dependent variable. In this study, it used the observation of adjusted R-square values, because the writing used the multiple linear regression model method. Here are the test results that have been processed by researchers.

Table 7
Coefesient Determination Analysis Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719a	.499	.518	1.00747

a. Predictors: (Constant), job satisfaction, nonphysical work environment, workload
b. Dependent Variable: Turnover intention

Based on the results of the analysis in table 4.21, it shows an Adjusted R squere value of 0.518. So the independent variables, namely the nonphysical work environment, workload and job satisfaction, can explain that the dependent variable is 51% while 49% is explained by other variables.

Effective And Relative Donation Test

It is known that each of the effective contributions (SE) and relative contributions (SR) between independent variables consisting of Nonphysical work environment (X1), workload (X2) and job satisfaction (X3) and the dependent variable in this study is turnover intention(Y) presented in table

Table 8
test effective donations and relative donations

Variabel	SE	SR
Lingkungan KerjaNonfisik (X1)	41,8%	83,9%
Beban Kerja (X2)	15,6%	31,3%
Kepuasan Kerja (X3)	-7.50%	-15,0
Total	49,9%	100%

Source: Data Processing Results, 2022

The effective contribution (SE) of the nonphysical work environment variable (X1) to Turnover intention (Y) is 41.8%, the workload variable (X2) to Turnover intention (Y) is 15.6%, the job satisfaction variable (X3) to Turnover intention (Y) is - 7.50%. It can be concluded that the variable X3 has the most dominant influence on Y than the variables X1 and X2. The total SE is 49.9 or equal to the coefficient of determination (R Squere) in the model feasibility test of 49.9%.

The relative contribution (SR) based on the table above can be found out that the variable Nonphysical work environment (X1) is 83.9%, the Workload variable (X2) is 31.3%, the job satisfaction variable (X3) is -15.0%. So that the total relative contribution value (SR) is 100.00%.

Based on the results of the analysis in table 4.21, it shows the Adjusted R square value of

0.518. Then the independent variables, namely the non-physical work environment, workload and job satisfaction can explain that the dependent variable is 51% while 49% is explained by other variables.

This section presents the research results. Research results can be supplemented with tables, graphs (pictures), and/or charts. The discussion section describes the results of data processing, interprets the findings logically, relates them to relevant reference sources.

5. CONCLUSIONS

Based on the results of research that has been carried out, the purpose of this study is to determine the influence of the work environment, workload and job satisfaction on the Turnover Intention of PT employees. The main finance of Cikarang are as follows:

1. There is a positive influence on the variable Nonphysical work environment on Turnover intention with the value of signification and regression coefesien having a positive value while the calculated t value obtained is greater than the table t. This shows that the nonphysical work environment greatly affects turnover intention.

2. There is no positive effect on the Workload variable on Turnover intention with the signification and regression coefesien values having negative values while the calculated t values obtained are smaller than the table t. This shows that workload has no effect on turnover intention.

3. There is a positive influence on the variable Job satisfaction on Turnover intention with the signification value and regression coefesien having a positive value while the calculated t value obtained is greater than the table t. This shows that job satisfaction greatly affects turnover intention.

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