

# Determinants of Turnover Intention of Regional Development Bank Employees in Yogyakarta

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## Abstract

### Keywords:

Accounting  
Competence; Job  
Insecurity; Job  
Stress; Role  
Conflict;  
Turnover  
Intention

This study aims to determine the effect of job insecurity, job stress, accounting competence, and role conflict on turnover intention in Regional Development Bank employees in the Province of the Special Region of Yogyakarta. The number of samples used in this study were 45 respondents with purposive sampling method. Data was collected by using the questionnaire method. The results show that job insecurity, job stress, and role conflict have a positive effect on turnover intention, while accounting competence has a negative effect on turnover intention of Regional Development Bank employees in the Special Region of Yogyakarta. The results of this study contribute to the management of the Regional Development Bank in the Province of the Special Region of Yogyakarta as a consideration in managing their human resources. For example, to increase employee loyalty at work, namely by increasing accounting competence, and reducing job insecurity, job stress, and role conflict felt by employees

## Abstrak

### Kata kunci:

Kompetensi  
Akuntansi; Job  
Insecurity; Job  
Stress; Konflik  
Peran; Turnover  
Intention

Penelitian ini bertujuan untuk mengetahui pengaruh job insecurity, job stress, kompetensi akuntansi, dan konflik peran terhadap turnover intention pada pegawai Bank Pembangunan Daerah di Provinsi Daerah Istimewa Yogyakarta. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 45 responden dengan metode pengambilan sampel secara purposive sampling. Pengumpulan data dilakukan dengan metode kuesioner. Hasil penelitian menunjukkan bahwa job insecurity, job stress, dan konflik peran berpengaruh positif terhadap turnover intention, sedangkan kompetensi akuntansi berpengaruh negatif terhadap turnover intention pegawai Bank Pembangunan Daerah di Provinsi Daerah Istimewa Yogyakarta. Hasil penelitian ini memberi kontribusi bagi pihak manajemen Bank Pembangunan Daerah di Provinsi Daerah Istimewa Yogyakarta sebagai bahan pertimbangan dalam mengelola sumber daya manusia yang dimiliki. Sebagai contoh untuk meningkatkan loyalitas karyawan dalam bekerja yaitu dengan cara meningkatkan kompetensi akuntansi, serta menurunkan job insecurity, job stress, dan konflik peran yang dirasakan oleh para karyawannya.

## 1. Introduction

In order for companies to carry out business processes effectively and efficiently, it is necessary to manage their human resources (HR). Human resources are an important company asset to run the company's business processes. Companies must manage their human resources properly in order to be able to give maximum contribution to the company. Human resource management is a process of planning, organizing, directing and supervising the activities of funding, developing, providing compensation, integrating, maintaining and releasing human resources in order to achieve various individual, organizational and community goals (Handoko, 2008). One of the goals of human resource management is to reduce the high turnover intention in the company.

Turnover intention is an attitude tendency when an employee has the possibility to leave the organization or resign voluntarily from his job (Bluedorn, 2001). Based on the results of the 2015 Salary Survey conducted by Mercer Talent Consulting & Information Solution, a global HR consulting company that is a partner of SWA, stated that the turnover rate for talent from all industries is still high, reaching 8.4. The highest percentage of turnover is in the banking world, reaching 16% (Prahadi, 2015). In fact, according to a survey by a global HR consulting firm, Towers Watson, in the Global Workforce Study (GWS) which examined 32,000 employees worldwide, stated that 1,000 employees in Indonesia from various levels showed a high rate of job change. As many as 2/3 of employees leave the company where they work within approximately two years (Sindo News, 2016). Therefore, companies need to manage human resources appropriately to reduce the level of turnover intention.

If the company is successful in managing human resources, it will have an impact on reducing costs incurred by the company, one of which is the cost of employee recruitment. If the company does not manage its human resources properly, there will be waste such as continuous employee recruitment due to the performance of employees who cannot make a good contribution to the company. If the company is not good at managing human resources, it will have an impact on decreasing the level of employee loyalty to the company concerned so that it will increase the desire to move to another company. This if it happens continuously will have an impact on the continuity of the company's operations.

Several researchers have conducted an assessment of the factors that cause the desire of employees to change jobs to other companies, but the results are still not consistent. Putra & Mujiati (2016) stated that competence is a factor that causes employees to move, while according to Fristiyanti (2017), organizational commitment affects turnover intention. Halimah et al (2016) concluded that the work environment affects turnover intention. Kusriyani et al (2016) concluded that role conflict and emotional exhaustion are the causes of turnover intention. The results of the research by Ayu & Andyani (2016) found that role conflict had a positive effect on turnover intention, while Fristiyanti (2017) and Apriyani (2016) concluded that role conflict had no effect on turnover intention. The results of Putra and Mujiati's (2016) research concluded that competence, compensation, and work motivation have an effect on turnover intention. The results of research by Budiyo and Haryati (2016) show that job satisfaction and organizational commitment have a significant negative effect on turnover intention, while job stress has a significant positive effect on turnover intention. Monica and Putra (2017) conclude that there is an effect of job stress, organizational commitment, and job satisfaction on turnover intention. Apriyani (2016) concluded that work stress has a negative effect on turnover intention, while Monica and Putra (2017) conclude that job stress has a positive effect on turnover intention. Audina & Kusmayadi (2018) found that job insecurity has a positive effect on turnover intention.

This study attempts to examine 4 (four) factors that are thought to influence the turnover intention of Regional Development Bank employees in the Province of the Special Region of Yogyakarta. The four factors are job insecurity, job stress, role conflict and accounting competence. Job insecurity is a reflection of the degree to which employees feel

their work is threatened and feel powerless to do anything about it (Ashford, 1989). Some of the things that make employees do not have a sense of security (job insecurity) are the status of employees who tend to be unstable, and the income of the company where the employee works cannot be predicted which will have an impact on the instability of the salary that will be received by the workers both the amount and the time of payment. This is in accordance with what was stated by Gideon (2017) that based on the results of the Happiness Index Survey, one of the factors that makes employees loyal to where they work is the company's reputation. If employees feel safe in doing their jobs in a company, the level of loyalty of workers to the company will increase. This condition needs to be a concern of the company's management in order to always create a sense of security for employees so that it will minimize the high level of turnover intention.

Job stress is a tense condition experienced by someone in which the condition is able to affect a person's thought processes and emotions (Handoko, 2008). If this situation continues to occur on an ongoing basis, it will cause excessive stress that will be felt by the individual and will also interfere with someone in carrying out their roles and duties. Khaidir & Sugiati (2016) and Audina & Kusmayadi (2018) state that work stress has a significant positive effect on turnover intention.

One of the factors that drive the company's productivity is competent human resources in their field. In order to increase company productivity, companies need to recruit and retain competent employees. This thinking is supported by the theory of human resource management proposed by Hasibuan (2013). Hasibuan (2013) states that an effective job placement with the company's needs based on the job description, job specification, job evaluation, and the principle of the right man in the right job is the most important thing to assist the company in realizing its goals. The results of the research by Putra & Mujiati (2016) found that competence had a significant negative effect on turnover intention.

This study was conducted with the aim of knowing the effect of job insecurity, job stress, accounting competence, and role conflict on the turnover intention of Regional Development Bank employees in the Special Region of Yogyakarta. This research was conducted at Regional Development Banks, because Regional Development Banks are the most efficient banking group in terms of both profit and cost based on all categories of banks in Indonesia. Regional Development Banks are also banking companies that serve as role models for other bank managers to improve their efficiency performance. In addition, the Regional Development Bank has a unique function in addition to carrying out its function as a bank but also as an agent of regional development. This function is not owned by other banks other than the Regional Development Bank (Kompasiana, 2016). The results of this study contribute to the management of the Regional Development Bank in the Province of the Special Region of Yogyakarta as a consideration in managing their human resources.

## 2. Literature Review

### 2.1. Human Resource Theory

Human resource management is closely related to the management of human resources, namely employees in the company. Employees are potential that can be mobilized

to realize the existence of the organization, besides that it is also an asset that functions as non-material capital that can boost the existence of the organization (Nawawi, 2013). Mathis & Jackson (2001) state that human resource management (HRM) is a science and art that regulates the relationship and role of the workforce to be effective and efficient in the use of human capabilities in order to achieve goals in every company. Human resource management is a science that studies how to empower employees in the company, create jobs, work groups, develop employees who have the ability to be more competent, identify an approach to be able to develop employee performance and provide rewards. to them for their efforts at work.

## 2.2. Job Insecurity and Turnover Intention

Job insecurity can arise because the company's going concern is disrupted so that employees feel anxious, threatened, and anxious about the lives of individuals in the future if they continue to work at the company concerned. This thinking is relevant to the theory of human resource management proposed by Hasibuan (2013) which states that companies need to estimate the state of the economy in general and the development of companies in particular. Until 2017, job insecurity in ASEAN continued to increase. According to Financial Times Confidential Research (FTCR), there are 22.8% of respondents in 5 (five) Southeast Asian countries worried about their job security in the next 6 (six) months. This figure increased by 2.5% compared to the survey results at the end of April 2015 (Wahyudi, 2017). This statement is reinforced by the results of research by Halimah et al (2016) and Septiari & Ardana (2016) which conclude that job insecurity has a positive and significant effect on turnover intention.

**H<sub>1</sub>:** Job insecurity has a positive effect on turnover intention

## 2.3. Job Stress and Turnover Intention

Job stress is a tense condition experienced by someone where the condition is able to affect a person, thought processes, and emotions of an individual (Handoko, 2008). If this situation continues to occur on an ongoing basis, it will cause excessive stress that will be felt by the individual and will also interfere with someone in carrying out their roles and duties. Khaidir & Sugiati (2016) and Audina & Kusmayadi (2018) state that work stress has a significant positive effect on turnover intention. This means that the higher the employee feels stress on the work done in the company where the employee works, the higher the level of desire to move from his place of work will be.

**H<sub>2</sub>:** Job stress has a positive effect on turnover intention.

## 2.4. Accounting Competence and Turnover Intention

The creation of company productivity is supported by competent human resources in their fields. In order to increase company productivity, companies need to recruit and retain competent employees. This thinking is supported by the theory related to human resource management proposed by Hasibuan (2013). Hasibuan (2013) states that an effective job placement with the company's needs based on the job description, job specification, job

evaluation, and the principle of the right man in the right job is the most important thing to assist the company in realizing its goals.

The results of the research by Putra & Mujiati (2016) concluded that competence has a significant negative effect on turnover intention. This indicates that the higher the level of knowledge and skills possessed by employees, the lower the turnover intention or the desire to change jobs. Vice versa, the lower the competence of employees, the more difficult it will be in completing their work so that it will bring up thoughts of changing places of work.

**H<sub>3</sub>:** Accounting competence has a negative effect on turnover intention.

### 2.5. Role Conflict dan Turnover Intention

Role conflict is a condition that occurs when a person is faced with conflicting behaviors or mindsets due to different roles so that the individual has difficulty taking action or making decisions. This role conflict will arise when someone has multiple or more roles that must be carried out at the same time. If the individual concerned feels uncomfortable in this condition, it will cause a decrease in motivation to work. This thinking is relevant to the theory of human resource management proposed by Hasibuan (2013) which explains that the activity of uniting the interests of the company with the needs of employees is important in order to create harmonious and mutually beneficial cooperation.

If the company understands what its employees feel and understands what conflicts occur in each employee, the company will find a way out of these problems in order to reduce turnover intention. This is in accordance with the results of research by Ayu & Adnyani (2016) who concluded that work family conflict has a positive effect on turnover intention. This indicates that the higher the role conflict experienced and felt by the individual, the desire to leave his job will also increase.

**H<sub>4</sub>:** Role conflict has a positive effect on turnover intention.

## 3. Method

### 3.1. Population and Research Sample

The population used in this study were all employees of the accounting division of the Regional Development Bank (BPD) in the Province of the Special Region of Yogyakarta. The technique used to determine the sample in this study is purposive sampling with the following criteria: (1) An active employee who works at a Regional Development Bank in the Special Region of Yogyakarta with placement in the accounting division, (2) Employees who have a minimum service period of 3 month.

In the Province of the Special Region of Yogyakarta, there is 1 (one) head office and 10 (ten) BPD branch offices. The BPD head office has 5 (five) employees working in the accounting division, while the branch office has 4 (four) employees in the accounting division. Table 1 below presents data on the number of employees of the Accounting Division at the head office and BPD branch offices in the Province of the Special Region of Yogyakarta:



Table 1. Number of Employees of Accounting Division

No	Head Office and Branch	Number of Employees
1	DIY Bank BPD Head Office	5
2	Kalasan Sub-Branch Office	4
3	Pakem Sub- Branch Office	4
4	Condongcatur Sub- Branch Office	4
5	Godean Sub- Branch Office	4
6	Gamping Sub - Branch Office	4
7	Branch Office of the Vice Paste	4
8	Mlati Sub- Branch Office	4
9	Ngaglik Sub- Branch Office	4
10	Maguwoharjo Sub- Branch Office	4
11	Prambanan Sub- Branch Office	4
Number of questionnaires were distributed		45

Source: primary data

Based on Table 1 above, the number of questionnaires distributed was 45 copies. All questionnaires distributed can be returned all and deserve to be processed, so that the return rate of the questionnaire is 100%.

### 3.2. Data collection technique

Research data in the form of primary data collected by giving questionnaires to respondents via google form. The questionnaire was measured with 4 Likert scales. Number 1 means strongly disagree, number 2 means disagree, number 3 means agree and number 4 means strongly agree.

### 3.3. Operational Definition and Measurement of Research Variables

In research, research variables are divided into 2, namely the dependent variable and the independent variable. The dependent variable in this study is turnover intention, while the 4 (four) independent variables in this study are job insecurity, job stress, accounting competence, and role conflict.

### 3.4. Turnover Intention

Turnover intention is the tendency or intention of someone who works for a company to stop working from where he works (Mas'ud, 2004). According to Mathis & Jackson (2001), turnover intention is a process when employees who work leave the organization and must be replaced with new employees. In this study, there are 3 (three) statement items about turnover intention which were adapted from Audina & Kusmayadi (2018), namely: (1) I often think about leaving this workplace; (2) I want to find a job in another organization; (3) I will be leaving this workplace in the near future.

### 3.5. Job Insecurity

Rowntree (2005) defines job insecurity as a condition related to a person's fear of losing his job or demotion and various other threats to working conditions associated with decreased psychological well-being and decreased job satisfaction. There are 5 (five) statement items about job insecurity adapted from Audina & Kusmayadi (2018) research, namely: (1) I feel that this job has an important meaning in career development; (2) I feel

threatened about aspects of the job; (3) I feel there are threats that may occur and affect my work; (4) I feel I have certain interests regarding the potential of every event that occurs within the company; (5) I feel threatened by the job the following year.

### 3.6. Job Stress

[Robbins & Judge \(2013\)](#) defines stress as a dynamic condition in which individuals face opportunities, constraints or demands related to what they really want and the results are perceived as uncertain but important. There are 5 (five) statement items about job stress adapted from the research of [Septiari & Ardana \(2016\)](#), namely: (1) I feel burdened by an excessive workload; (2) I feel pressured or pressed for time to complete work; (3) I feel that I have received less feedback from leaders about inadequate work performance; (4) I feel that there is not enough authority to carry out my responsibilities at work; (5) I feel able to adapt well to various forms of change in the company.

### 3.7. Accounting Competence

[Suwardjono \(2005\)](#) states that accounting knowledge can be viewed from two sides of understanding, namely as a discipline of knowledge that is taught in universities and professional knowledge (skills) that is practiced in the real world. Accounting as a field of knowledge in universities, views accounting as 2 (two) fields of study, namely the field of practice and the field of theory. The field of practice is concerned with the problem of how the practice is carried out in accordance with accounting principles, while the field of theory is concerned with explanations, descriptions, and arguments that are considered to underlie accounting practice, all of which are covered in a knowledge called accounting theory. According to [Yuliani et al \(2010\)](#), someone who has an understanding of accounting is someone who is smart and understands accounting well. This study uses 6 (six) statement items about accounting competence adapted from the research of [Putra & Mujiati \(2016\)](#), namely: (1) I have good knowledge according to my field of work, namely accounting; (2) I understand well what is ordered by my superiors; (3) I have the ability to carry out the work that has been determined by the company related to accounting; (4) I am always open and honest about the work that has been done; (5) I am able to overcome the problems encountered at work; (6) I enjoy doing this job.

### 3.8. Role Conflict

Role conflict is a conflict that arises due to pressures that come from work or family ([Fred, 2001](#)). According to [Greenhaus & Beutell \(2000\)](#), role conflict is a conflict that occurs between the demands of work and family roles mutually and cannot be aligned in several ways. The role conflict variable is measured by 3 (three) statement items adapted from research by [Arviana & Muchsinati \(2016\)](#), namely: (1) My job affects my role as a partner and/or parent; (2) My work has a negative effect on my personal life; (3) My work schedule often conflicts with my personal life.

### 3.9. Data analysis method

The data analysis method used to test the research hypothesis is multiple linear regression analysis with the following Equation 1:

$$\text{Turnover} = a + b_1\text{Insecure} + b_2\text{Stress} + b_3\text{Competence} + b_4\text{Conflict} + e \quad (1)$$

Description:

Turnover	= Turnover Intention
a	= Constant
b	= Regression coefficient
Insecure	= Job Insecurity
Stress	= Job Stress
Competence	= Accounting Competence
Conflict	= Role Conflict
e	= Error term

## 4. Results and Discussion

### 4.1. Characteristics of Respondents

Respondents in this study were employees of the accounting division who actively worked at the Regional Development Bank (BPD) company in the Special Region of Yogyakarta with a total of 45 employees. A total of 45 questionnaires have been distributed to each respondent and have been filled out completely and correctly so that all questionnaires can be analyzed further. In this study, there are several characteristics of respondents, namely gender, age, last education, and job position. The following is presented data on the characteristics of research respondents:

#### 4.1.1. Characteristics of Respondents by Gender

Respondents in this study were grouped by gender, male and female. A total of 45 respondents consisted of 23 male respondents (51.1%) and 22 female respondents (48.9%). The following [Table 2](#) presents the characteristics of respondents by gender:

[Table 2. Characteristics of Respondents by Gender](#)

Gender	Frequency (Person)	Percentage (%)
Male	23	51,1
Female	22	48,9
Total	45	100

Source: primary data processed

#### 4.1.2. Characteristics of Respondents Based on Age

In this study, respondents' data were also grouped by age. [Table 3](#) below presents the characteristics of respondents by age.

[Table 3. Characteristics of Respondents by Age](#)

Age	Frequency (Person)	Percentage (%)
21 – 30 years	12	26,7
31 – 40 years	21	46,7
41 – 50 years	8	17,8
> 50 years	4	8,9
Total	45	100

Source: primary data processed

From [Table 3](#), it is known that the largest number of respondents are respondents who fall into the category at the age of 31-40 years, namely as many as 21 people (6.7%),



while the group with the least number is respondents with the age category > 50 years, namely 4 people. (8.9%).

#### 4.1.3. Characteristics of Respondents Based on Last Education

Characteristics of respondents based on their latest education, it is known that the total number of respondents is mostly from graduate, as many as 34 people (75.6%). While 11 people (24.4%) are respondents with the latest education at the Masters level or postgraduate. The following Table 4 presents the characteristics of respondents based on their last education.

Table 4. Characteristics of Respondents Based on Last Education

Last Education	Frequency (Person)	Percentage (%)
Graduate	34	75,6
Postgraduate	11	24,4
Total	45	100

Source: primary data processed

#### 4.1.4. Characteristics of Respondents Based on Job Position

Characteristics of respondents based on job positions, it can be seen that the most total respondents are employees who have positions as junior officers, which is 22 respondents or 48.9%. Furthermore, respondents who hold responsibility as implementing staff from 50 respondents only amounted to 26.7%. Meanwhile, respondents in positions at the tax desk are only 24.4% or only 11 respondents. This is in accordance with the number of BPD offices in the Province of the Special Region of Yogyakarta that each 1 (one) office is held by 1 (one) person who occupies a position on the tax desk. Table 5 below presents the characteristics of respondents based on job position.

Table 5. Characteristics of Respondents Based on Job Position

Job Position	Frequency (Person)	Percentage (%)
Junior Officer	22	48,9
Implementing Staff	12	26,7
Tax Desk	11	24,4
Total	45	100

Source: primary data processed

## 4.2. Descriptive Statistics

The descriptive statistics of each research variable consisting of the minimum, maximum, mean and standard deviation values are presented in Table 6 below. In addition, each variable is also classified into 3 (three) categories, namely, low, medium and high. This classification is based on the average interval value of each research variable. The low category with an average score of 1.00 -2.00, the medium category with an average score of 2.01-3.00, while the high category with an average score of 3.01 - 4.00.

Based on Table 6, it is known that the average value of the turnover intention variable is 3.35 which is included in the high category. This shows that the possibility of employees to leave their jobs as employees of the Regional Development Bank in the Province of the Special Region of Yogyakarta is high. Likewise, the variables of accounting competence and

role conflict are included in the high category with an average value of 3.23 and 3.28, respectively. Only the job insecurity variable is included in the medium category with an average value of 2.96.

Table 6. Descriptive Statistics

	Job Insecurity	Job Stress	Accounting Competence	Role Conflict	Turnover Intention
n	45	45	45	45	45
Minimum	1,20	1,00	1,67	1,67	2,67
Maximum	4,00	3,80	4,00	4,00	4,00
Mean	2,88	2,96	3,23	3,28	3,35
Std. Dev	0,79	0,834	0,436	0,54	0,33
Category	Medium	High	High	High	High

Source: primary data processed

#### 4.3. Data Quality Test

The data quality test includes validity and reliability tests. The results of the validity test using Pearson Correlation show that all research variables have passed the validity test, because all the correlation coefficients between the scores of each question item and the total score have a significance value of less than 0.005. Likewise, the reliability test results for all research variables have passed the reliability test, because each research variable consisting of job insecurity, job stress, accounting competence, role conflict, and turnover intention has a Cronbach's Alpha value of more than 0.6, namely 0.915; 0.940; 0.816; 0.660; and 0.622.

#### 4.4. Classic Assumption Test

The classical assumption test of the regression model includes the normality test, multicollinearity test, and heteroscedasticity test. The normality test of the data was carried out using the Kolmogorov-Smirnov statistical test. The results of the data normality test using the Kolmogorof Smirnov Test for 45 samples showed that the regression model passed the normality test, because the regression model had a sig value. (2-tailed) of 0.993 which is greater than the significance level of 0.05. The results of the multicollinearity test showed that all independent variables had tolerance values  $> 0.10$  and  $VIF < 10$ . These results indicated that the independent variables used in the regression model were free from multicollinearity symptoms. Heteroscedasticity test was carried out using the glejser test. The results of the heteroscedasticity test showed that all significance values were above 0.05. These results indicate that there is no symptom of heteroscedasticity in the regression model. Therefore the regression model can be used as a basis for further analysis.

#### 4.5. Hypothesis Test Results

The results of hypothesis testing using multiple linear regression analysis are presented in Table 7.

F statistic of 5.112 with a significance of F of 0.002 indicates that the regression model has passed the model fit test. The value of Adjusted R Square is 0.17, which means that the variables of job insecurity, job stress, accounting competence, and role conflict are able to explain turnover intention of 61.7% and the rest is explained by other variables outside the research model.

Table 7. Hypothesis Test Results

Model	Predictions	B	T statistic	Sig.
(Constant)		2,523	6,352	0,000
<i>Insecure</i>	+	0,126	2,234	0,031*
<i>Stress</i>	+	0,140	2,262	0,012*
Competence	-	-0,190	-2,449	0,019*
Conflict	+	0,201	3,156	0,003*
F statistic =5,112				
Sig. F =0,002				
Adj R Square =0,17				

**Turnover = 2,523 + 0,126Insecure + 0,140Stress -0,190Competence + 0,201Coflict**

\*Signifikan pada level 0,05%

Source: primary data processed

The discussion of the results of hypothesis testing is explained as follows:

#### 4.5.1. The Effect of Job Insecurity on Turnover Intention

The results of testing the first hypothesis or H1 which state that job insecurity has a positive effect on turnover intention are supported. This means that the higher the perceived job insecurity of the employee, the higher the probability that the employee will leave the company. This is indicated by a job insecurity coefficient of 0.031 and a significance of t of 2.234.

The results of this study are in line with the research conducted by [Halimah et al. \(2016\)](#), [Septiari & Ardana \(2016\)](#), [Audina & Kusmayadi \(2018\)](#), [Karina et al. \(2018\)](#) which concludes that job insecurity has a positive effect on turnover intention. Job insecurity is job insecurity experienced by employees who work in an organization or company. This insecurity comes from the company's sustainability or going concern companies that are considered problematic. This problem will have a direct impact on the company's employees, such as instability in the amount or nominal salary received and payments that are often late. Therefore, if this happens, employees who work will feel restless, anxious, and feel threatened for the life they will experience in the future. The existence of this job insecurity will cause employees to think to leave the company where they work and choose to find another better job.

#### 4.5.2. The Effect of Job Stress on Turnover Intention

The results of testing the second hypothesis or H2 which states that job stress has a positive effect on turnover intention are supported. This indicates that if the employee's job stress increases, the possibility of turnover intention in the company concerned will also increase. This is indicated by the job stress coefficient of 0.012 and the significance value of t is 2.626.

The results of this study are in line with the research of [Khaidir & Sugiati \(2016\)](#), [Budiyo & Haryati \(2016\)](#), [Monica & Putra \(2017\)](#), and [Audina & Kusmayadi \(2018\)](#) which state that job stress has a positive effect on turnover intention. Job stress is a condition when employees who work in a company feel excessive stress. This can be caused because the workload is very heavy and the individual concerned is not able to overcome these problems and because the environment is less supportive. This increase in stress will also affect the performance of the employee concerned. If employees are increasingly stressed at

work, productivity will also decrease so that performance targets will be difficult to achieve. If this condition occurs continuously, the employees will be more uncomfortable to work in the company concerned and choose to leave the company.

#### 4.5.3. The Effect of Accounting Competence on Turnover Intention

The results of testing the third hypothesis or H3 which states that accounting competence has a negative effect on turnover intention are supported. This means that the higher the level of accounting competence possessed by the employee, the lower the probability that the employee will leave the company. This is indicated by the coefficient of accounting competence of 0.019 and the significance value of t is -2.449.

The results of this study are in accordance with the research of [Putra and Mujiati \(2016\)](#) who concluded that accounting competence has a negative effect on turnover intention. The competence that must be possessed by an employee who works in the accounting department is the science of accounting itself. Someone who is increasingly competent in his field in this case is the accounting field will create good productivity. An employee in the field of accounting if he does not understand the accounting sciences that should be used in completing his duties and responsibilities then he will have difficulty in carrying out his work.

Especially if the employee is given a target to complete his work. If this happens continuously it will interfere with the performance of the employee concerned so that the employee will feel that he is not capable of carrying out the tasks assigned by his superiors. This will raise the intention of the employee concerned to opt out of the company where he works.

#### 4.5.4. The Effect of Role Conflict on Turnover Intention

The results of testing the fourth hypothesis or H4 which states that role conflict has a positive effect on turnover intention are supported. This means that the higher the level of role conflict felt by the employee, the more likely the employee to change jobs will increase. This is indicated by the coefficient of role conflict of 0.003 and the significance value of t is 3.156.

The results of this study are in accordance with the research of [Ayu & Adnyani \(2016\)](#) and [Himawantara & Astika \(2018\)](#) which found that role conflict has a positive effect on turnover intention. Role conflict is a condition experienced by someone whose expectations are different from those of the individual. It is often the case that employees who work for a company must perform two or more roles at the same time. An example is a career woman who has to carry out the role of wife, mother and also an employee at the company. A person who performs more than one role at a time will tend to have difficulty. If he is not able to carry out his role, it will cause bad conditions for the individual and can even have an impact on influential people in his life. Someone who feels unable to carry out these various roles will tend to bring up thoughts or intentions to leave the company where he works and tend to prefer family over the job he is currently living.

## 5. Conclusion

The purpose of this study was to determine the effect of job insecurity, job stress, accounting competence, and role conflict on turnover intention. Employees of Regional Development Banks in the Province of the Special Region of Yogyakarta Based on the results of hypothesis testing, it is concluded as follows:

1. Job insecurity, job stress, and role conflict have been shown to have a significant positive effect on turnover intention. This means that the higher the discomfort felt by the employee, the higher the possibility of the employee to leave his place of work. Likewise with job stress and role conflict, if the employee feels more stressed and the role conflict he feels is getting higher then the possibility of the employee to change jobs will also be higher.
2. Accounting competence has been proven to have a significant negative effect on turnover intention. This means that the higher the level of accounting competence possessed by the employee, the lower the probability that the employee will leave the company.

The results of this study contribute to the management of the Regional Development Bank in the Province of the Special Region of Yogyakarta as a consideration in managing their human resources. The results of this study can be used as a guide to find out how to increase employee loyalty at work, namely by increasing accounting competence, and reducing job insecurity, job stress, and role conflict felt by employees.

This study has several limitations, namely (1) The scope of this research is only limited to one bank, namely the Regional Development Bank in the Province of the Special Region of Yogyakarta. Therefore, it is recommended for further research to add research objects and research respondents. (2) This study only uses the variables of job insecurity, job stress, accounting competence, and role conflict with a coefficient of determination of 0.617. This means that the variables of job insecurity, job stress, accounting competence, and role conflict are able to explain the turnover intention variable only by 61.7% while the rest is influenced by other variables. Therefore, it is suggested for further research to add other independent variables in the research model, for example job satisfaction and work environment.

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