

CLIMATE ORGANIZATION AND WORK LOAD THE EFFECT OF WORK STRESS AND *INTENTION TO LEAVE* EMPLOYEES BANK MANDIRI TASPEN IN BALI

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ABSTRACT

Organizations optimizing resources have done it by restructuring the organization, as an effort to restore public trust, strengthen and increase competitiveness. Organizational employees or human resources (HR) are the key success factors to win the competition in the era of globalization coupled with the implementation of free trade. Stress exists in every organization both large and small workplaces and the organization becomes so complex because of the stress of the workplace it exists. This research will be carried out at Melati Bank Denpasar Branch Office as the object of research is motivated by institutional restructuring due to changes in name and share ownership. The sampling method used in this study is the saturated or census sample method. The sample used is the entire population used as a sample so that the number of samples in this study were 125 people. Data analysis techniques in this study used descriptive statistical analysis and inferential statistical analysis, namely the classic assumption test and the path analysis method. The results of this study suggest that workload and organizational climate have a positive and significant effect on work stress, and work stress has a positive and significant effect on intention to leave at Bank Mandiri Taspen. The results also showed that work stress mediated the effect of workload and organizational climate on intention to leave at Bank Mandiri Taspen.

Keywords: organizational climate, work load, work stress, intention to leave

INTRODUCTION

Some organizations optimize resources by doing organizational restructuring, as an effort to restore public trust, strengthen and increase competitiveness. Restructuring is an activity to change the structure of the company, in an increasingly bigger or increasingly lean position (business downsizing). That is, restructuring can mean the efforts made by the organization in order to enlarge its organizational structure, including through acquisitions. Acquisition (*Holding company*) is an effort to merge an organization with the aim of owning shares in one or more other organizations or regulating one or more other organizations. Examples of organizations conducting Holding companies are: Bank Sinar Harapan Bali became Bank Mandiri Taspen (Bank Mantap).

The banking restructuring was carried out as an effort to restore public confidence, the recapitalization program, the credit restructuring program, the improvement of banking regulations, and the improvement of the bank supervision function. Likewise, the establishment of Bank Mandiri Taspen (Bank Mantap) aims to be the best and most trusted partner in empowering and prospering. Restoring public confidence in the banking sector is carried out by prioritizing the Bank Mantap Mission, which is creating business growth and prosperity through the best financial products and services and focusing on the needs of MSMEs and retirees (Mandiri Taspen, 2017).

The impact of the acquisition process for banks that join, is indicated internally and externally by the bank. Banks that bergabung certainly experience many changes in terms of organizational management, such as the change in incompetent management or the *operating strategy* such as employee reduction (with early retirement), reduction of bank branches, and others. Whereas regarding managerial roles, it certainly produces professional employees, because the new bank will choose employees from the merged bank. According to Kristina (2008) organizational restructuring will lead to potential uncertainties that may accompany these changes, where the changes affect

communication, decision making, clarification of the role and welfare of the organization's employees.

As explained earlier, restructuring will have an impact on employee welfare. The perceived impact of employees who are still active in the organization (ie; employees who are not subject to early retirement, not terminating contracts and others), among others, in the form of excessive workload due to the dismissal of some employees as an organization's efforts to improve efficiency. Workload charged to employees refers to the amount of work allocated to be done by employees. Jobs or excess work that is beyond a person's ability can negatively impact the psychological well-being of employees, their blood pressure and heart health, the stability of their family relationships, and their safety at work. All of these negative effects can fluctuate daily based on employees' perceptions of the amount of work they have to do.

A number of researchers show support for a positive relationship between workload and stress (Glaseret, *et al.*, 1999; Diane, *et al.*, 2007; Muhammad, 2013). Even the researchers' findings also state that there is a significant relationship between stress and intention to leave the organization and stress also plays a mediation between workload and intention to leave the organization.

Stress exists in every organization both large and small workplaces and the organization becomes so complex due to the stress of the workplace it exists. Many studies provide empirical evidence that employees think about leaving work, when they are overburdened with excessive work and workplace stress has a significant effect on employee work performance. Therefore, the management of the organization always tries to overcome these problems with a variety of scenarios, and the forms of action taken include; with a rational workload that provides a *win-win* situation solution for the organization.

By interpreting the above review, it can be stated that organizational climate and workload are two variables that are predictors of work stress variables, and work stress is a predictor of intention to leave variables. The problem seems not much different from what happened at PT. Bank Mandiri Taspen (Persero) or Bank Mantap. The problems experienced by PT Bank Mantap can be seen from two sides, namely:

- (1) There are many changes in the Bank Mantap including changes in the work system, changes in organizational structure, changes in strategy and other changes that impact on employee behavior and the potential to cause stress for employees.
- (2) Related to the employee *turnover* rate which is quite high which is almost equal to the average banking *turnover* rate, which is in the range of 10-11 percent. Data shows that from 2017 to 2018 there were 20 employees stating their resignation as seen in Table 1.1. This amount is classified as large since the organizational change at Bank Mantap.

Table 1 Data on the Number of Employees, Employees Entering and Exiting the Bank Melati KCP 2017 until 2018

No.	Information	Year	
		2017	2018
1	Number of employees	145	125
2	Recruitment	10	15
3	<i>Turnover</i>	9	11

Source: Mandiri Taspen, 2018

Based on Table 1 study of the *intention to leave* employees at PT. Bank Mantap is a very necessary thing to do to find out how much organizational climate factors, workload affect work stress, and intention to move employees.

LITERATURE REVIEW

Workload

Workloads are considered multidimensional and multiple interpretations. Workload is generated from the aggregation of various demands and is difficult to define uniquely. Workloads (excessive and or deficient) are stressors. Workloads are further divided into excessive / too little quantitative, and qualitative workloads. Workload measured quantitatively arises as a result of tasks that are too much / too little given to the workforce to be completed within a certain time. Workload is measured qualitatively arising as a result of a person feeling unable to perform the given task, or the assignment does not use the skills and / or potential of the workforce. In addition, excessive quantitative and qualitative workloads can lead to the need for a very large number of hours to be worked on, thus increasing stress .

The conclusions that can be drawn from several definitions can be summarized in the statement, as follows; that workload illustrates how much employee capacity is needed to complete assigned tasks, which can be indicated from; the amount of work to be done, the availability of time / time limit of employees in completing tasks, as well as the individual's own subjective views of the work carried.

Workload measurements are carried out in order to obtain information about the level of effectiveness and efficiency of the organization's work, based on the amount of work that must be completed in a one year period. In addition, the measurement of workload is also useful for obtaining information about the level of effectiveness and efficiency of the work of the organization, measuring the workload even done to determine the number of hours worked and the number of people needed in order to complete a particular job.

Workload measurement can be done in a variety of procedures (O "Donnell and Eggemeir, 1986) namely, subjective measurements, performance measurements and psychological measurements that measure the level of workload through several aspects of employees' psychological responses, when they complete a particular task or job. The usual measurements are for *pupillary* reflexes , eye movements, muscle activity and other body responses.

Workload measurement techniques that are suitable for the purposes of this study are *time*-based performance measurement techniques because the workload measurement techniques based on time measurement can be used to obtain measurements about workload and performance that apply in a work system in a banking organization.

Organizational Climate

Davis and Newstrom (2008) argue that the organizational climate is an organization that is distinguished from other organizations, and this description leads to the perception of each member, especially in looking at the organization. Thus, the organizational climate is a set of descriptions of the characteristics of an organization that distinguishes the organization with other organizations and this description leads to the perceptions of each member in viewing his organization.

Gibson , *et al.* (2012) defines organizational climate as a characteristic that distinguishes an organization from other organizations, and these characteristics can influence the behavior of everyone in the organization. Bueno and Kneer (1990) looked at organizational climate from six dimensions, namely *Flexibility conformity , Responsibility , Standards , Reward , Clarity , and Theme Commitment .*

Job Stress

Gibson , *et al.* (1993) conceptualize stress from several points of view, namely stress as a stimulus, stress as a response, and stress as a stimulus-response. Stress as a stimulus is an approach that focuses on the environment. Define stimulus by viewing stress as a force, even pressing individuals to respond to *stressors*. This approach views stress as a consequence of interactions between environmental stimuli and individual responses. The stimulus-response approach defines stress as a consequence of the interaction between environmental stimulus and individual response. Stress is seen not merely as a stimulus or response, but rather is the result of a unique interaction between the conditions of environmental stimulus and the tendency of individuals to

respond. In line with the opinion of Avey, *et al.* (2009) defines stress as a response in adjustment that is influenced by individual differences and psychological processes, as a consequence of an action.

Thus it can be concluded that work stress arises due to environmental demands and the response of each individual in dealing with the stressful environment can be different. The problem of work stress is an important symptom observed in corporate organizations, since demands for work efficiency are raised. Some consequences of work stress can be stated here, namely; people become *nervous*, feel chronic anxiety, increase tension in emotions, thinking processes and individual physical conditions. In addition, the symptoms of work stress on employees can also threaten and interfere with work performance, such as: irritability and aggression, unable to relax, emotional instability, unwillingness to cooperate, feelings of being unable to get involved, and difficulty in sleeping problems.

Intention to Leave

The *intention to leave* is defined as the tendency or intention of employees to quit their jobs voluntarily according to their own choice. The desire to get out of work is influenced, among others, by high *job sires* and *job stressors* as one of the causes. Firth, (2004). In the sense of *intention to leave* explained about the desire of individuals to leave and quit the organization where they work. In many studies, these variables are used in a broad scope covering the whole action of withdrawal (*withdrawl Cognitions*) committed by employees (Abelson, 1990). According to Mellor *et. al.* (2004) *Intention* is a function of three basic determinants, namely; firstly individual attitudes toward behavior, secondly individual perceptions of social pressure to do or not do the behavior in question, and thirdly aspects of behavioral control. Zeffane *et al.* (1995) defines *intention* is the desire arising from individuals to do something. *Intention* is also interpreted as; intention or desire that arises in individuals to do something, or employee's tendency to stop working from work according to his own choice (Kurniasari, 2004). *Intention* is interpreted as a psychological process that is followed by the individual when the employee considers alternative work, at which time there is dissatisfaction with his current job. *This intention to leave* is a response from employees' dissatisfaction with their work. An employee who is satisfied with his work will reduce the *intention to leave*.

So the *intention to leave* is a reluctance to change workplaces or work from an employee that is preceded by a dissatisfaction with the current work or work place but has not yet been realized in a concrete action.

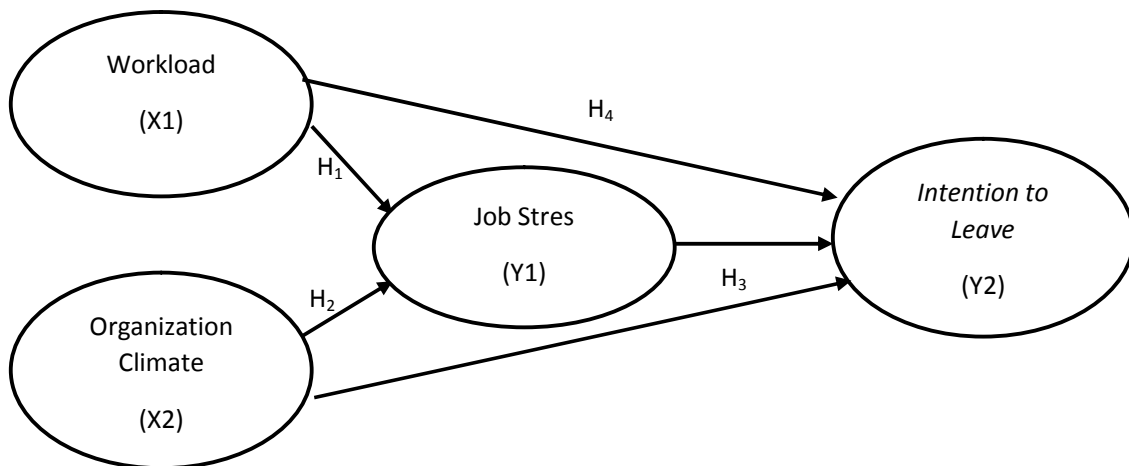


Figure 1 Research Conceptual Framework

H1: Workload is a positive and significant effect on work stress.

H2: Organizational climate has a positive and significant effect on work stress.

H3: Work stress has a positive and significant effect on *Intention to Leave*

H4: Work stress positively and significantly mediates the effect of workload on *Intention to Leave*

H5: Work stress positively and significantly mediates the effect of organizational climate on *Intention to Leave*

RESEARCH METHOD

This study uses explanatory research (*explanatory research*) which explains a relationship between variables through hypothesis testing (Ghozali, 2011). This research will be carried out at Melati Bank Denpasar Branch Office as the object of research is motivated by institutional restructuring due to changes in name and share ownership. The bank, formerly known as Bank Sinar Harapan Bali, which operates locally in Bali, has now penetrated the national arena with ever-increasing business capital. This change requires a changing workload. This condition often creates great pressure for employees. That is why the scope This research is limited to four main variables namely, workload, organizational climate, work stress and intention to leave Bank Mantap employees. The sample used is the entire population used as a sample so that the number of samples in this study were 125 people.

Table 2 Number of Respondents Based on KCP

No	KCP	Number of Respondents
1	KCP Melati	20
2	KCP Kuta	12
3	Teuku Umar KCP	22
4	KCP Sempidi	8
5	Kartini KCP	12
6	Kerobokan Barat KCP	11
7	KCP Sukawati	12
8	KCP Gunung Agung	8
9	KCP Sesetan	8
10	KCP GWK	12
	amount	125

Source: Mandiri Taspen, 2017

Data collection methods used in this study were questionnaires, surveys, and library studies. In collecting data through surveys aids are used namely *Questionnaire* (questionnaire). The analysis technique used in this study of the technique of path analysis (*path analysis*) as well as descriptive statistics and inferential statistical analysis. As for testing hypotheses using the sobel test

RESULTS AND DISCUSSION

Testing data or data analysis techniques in this study using the path analysis technique (*Path Analysis*), which is an extension of multiple linear regression analysis that tests the causality relationship between 2 or more variables. The results of testing the data using the path analysis method in this study are as follows:

- 1) Path diagram of the research model

Based on the path diagram of the research model, the results of the final path diagram model validation are presented as follows:

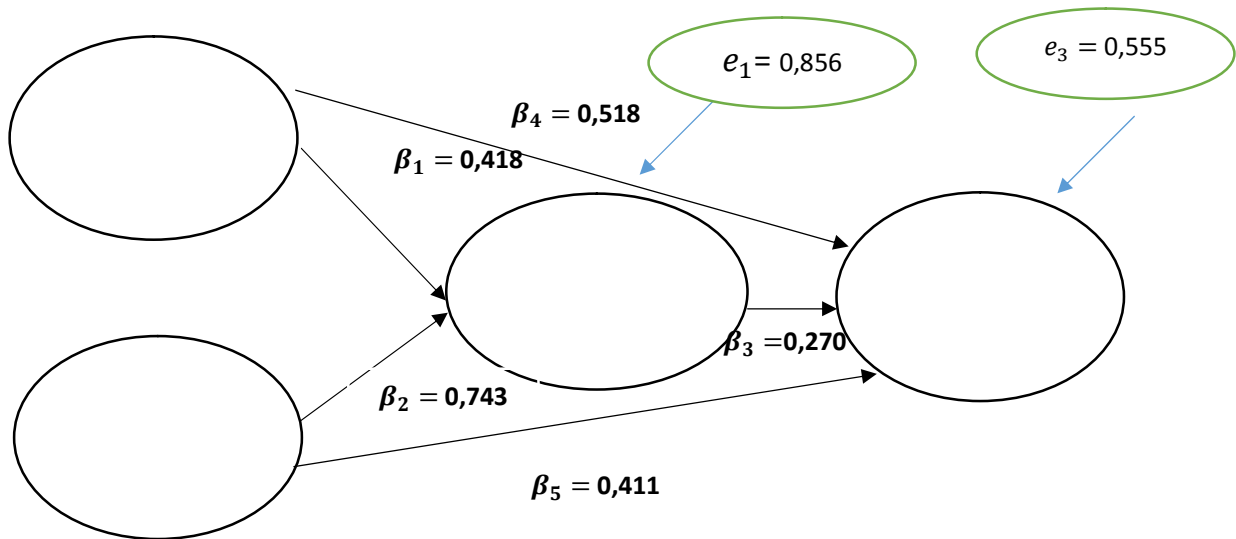


Figure 2 Validation of the Final Pathway Model

Based on the path diagram in Figure 2 , the magnitude of direct and indirect effects and the total effect between variables can be obtained. The calculation of influence between variables is summarized in the following Table 3 and Table 4 below:

Table 3 Direct Effect of Workload (X1), Organizational Climate (X2), on Intention to Leave (Y2) through Work Stress (Y1)

Influence of Variables	Direct Effect
X1 → Y1	0,418
X2 → Y1	0,734
Y1 → Y2	0,270
X1 → Y2	0,518
X2 → Y2	0,411

Source: Data processed, 2019

Table 4 Indirect Effects of Workload (X1), Organizational Climate (X2), on Intention to Leave (Y2) through Work Stress (Y1)

Influence of Variables	Indirect Effect
X1 → Y1 → Y2	0,11
X2 → Y1 → Y2	0,20

Source: Data processed, 2019

2) Building structural equations

Structural equations can be obtained from the calculation of the *path* coefficient which is done by regression analysis through SPSS 17.0 for windows software. The calculation results obtained are shown in Table 5 and Table 6 below:

Table 5 Results of Analysis of Path Regression Equations 1

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.665	3.325		2.305	.025
	Workload	.551	.163	.418	3.384	.001
	Organization Climate	.470	.031	.743	15.169	.000
R² : 0,268 F Statistik : 21,232 Sig. F : 0,000						

Source: Data processed, 2019

Table 6 Results of Analysis of Path Regression Equations 2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.324	3.485		.667	.508
	Beban Kerja	.639	.139	.518	4.608	.000
	Iklm Organisasi	.040	.102	.411	.397	.003
	Stres Kerja	.288	.132	.270	2.185	.003
R² : 0,364 F Statistik : 16,311 Sig. F : 0,000						

Source: Data processed, 2019

Based on the results of the calculation of the error variable above (*Pei*), the results of the calculation of the standard error value (*Pe1*) of 0.856, and the results of the calculation of the standard error value (*Pe2*) of 0.780. Based on the calculation results obtained a large value of the

total determination coefficient of 0.534, meaning that the intention to leave variable at Bank Mandiri Taspen is influenced by the variable Workload, Organizational Climate and Work Stress by 53.4 percent, while the rest is influenced by other factors not included in the model by 46.6 percent.

Based on the results of the analysis of the influence of the Workload on Work Stress, the Sig.t value of 0.001 was obtained with a beta coefficient of 0.418. The conclusion is the Sig.t value of 0.001 < 0.05 indicates that H₀ is rejected and H₁ is accepted, which means that Workload has a positive effect on Work Stress at Bank Mandiri Taspen.

Based on the analysis of the influence of Organizational Climate on Work Stress, the Sig.t value is 0,000 with a beta coefficient of 0.743. The conclusion is the Sig.t value of 0,000 < 0.05 indicates that H₀ is rejected and H₁ is accepted, which means that the Organizational Climate has a positive effect on Job Stress at Bank Mandiri Taspen

Based on the results of the analysis of the influence of Job Stress on Intention to Leave, the Sig.t value of 0.003 was obtained with a beta coefficient of 0.270. The conclusion is the Sig.t value of 0.033 < 0.05 indicates that H₀ is rejected and H₁ is accepted, which means that Job Stress has a positive effect on Intention to Leave at Bank Mandiri Taspen.

Based on the results of the analysis of the influence of the Workload on Intention to Leave, the Sig.t value of 0,000 was obtained with a beta coefficient of 0.518. The conclusion is the Sig.t value of 0,000 < 0.05 indicates that H₀ is rejected and H₁ is accepted, which means that Workload has a positive effect on Intention to Leave at Bank Mandiri Taspen.

Based on the analysis of the influence of Organizational Climate on Intention to Leave, the Sig.t value of 0.003 was obtained with a beta coefficient of 0.411. The conclusion is the Sig.t value of 0.003 < 0.05 indicates that H₀ is rejected and H₁ is accepted, which means that the Organizational Climate has a positive effect on Intention to Leave at Bank Mandiri Taspen

Hypothesis Test (Sobel Test)

Sobel test is used by testing the strength of the indirect effect of the workload variable (X₁) on *intention to leave* (Y₂) through work stress variables (Y₁) and testing the strength of the indirect effect of organizational climate variables (X₂) on *intention to leave* (Y₂) through variables work stress (Y₁).

Based on calculation results obtained arithmetic comparison of the value of z and z table is (2,56 > 1,96) so that it can be concluded that H₀ is rejected and H₁ accepted, meaning that the role of work stress in a positive way to mediate the effect of workload on the *intention to leave*. Based on calculation results obtained arithmetic comparison of the value of z and z table is (2,21 > 1,96) so that it can be concluded that H₀ is rejected and H₁ accepted, meaning that the role of work stress in a positive way to mediate the effect of workload on the *intention to leave*.

Effect of Workload on Ring Work Stress

The results of data analysis statistically prove that workload has a positive and significant effect on work stress. This means that the higher the workload that is given to the employee, the job stress of employees will be higher. Conversely the lower the workload, the employee work stress for the perceived lower.

The results of this study confirm some of the results of previous studies such as research conducted by Cox and Angie (2006) proving that workload is too much or too little can cause employees to experience work stress. There are several studies related to the effect of workload on work stress. In a study conducted by Wibowo (2012), the results showed that there was a positive and significant effect between workload and work stress. Haryanti, et al (2013) get the results that there is a relationship between workload with nurses work stress in Semarang District Hospital. Hasil penelitian dilakukan by aster (2018) show that the workload of influential significant and positif against stress work, things ini show apabila workload on employees decreased then stress employee will semakin decreased as well and can terjadi sebaliknya. Research Shah et

al., (2011) states that workload has a negative and significant effect on employee performance. Most people have a high workload because it will create a work environment that leads to lower levels of productivity. A sudden decrease (high to medium) or an increase (low to medium) workload can also result in a decrease in performance. While research Perry *et al.*, (2006) states that the workload / tasks provided by the company does not affect the conditions of employees and does not affect performance

Effects of Organizational Climate on Work Stress

Based on the results of data analysis statistically prove that organizational climate has a positive and significant effect on work stress. This means that the higher the organizational climate at Bank Mandiri Taspen, the higher work stress felt by employees. Conversely the lower the organizational climate at Bank Mandiri Taspen, the work stress felt by employees will be lower.

The results of this study confirm some of the results of previous studies such as research conducted by Putra *et al.* (2014), and Aghar (2008) and the results of their research explain that organizational climate has an influence on work stress. Sert *et al.* (2014) further found that organizational climate had a negative effect on employee work stress. This indicates that the healthier the climate of an organization, the lower the level of employee work stress, on the contrary the more unhealthy organizational climate, the higher the level of work stress. Florencia and Ika (2016) her research shows the results that the hypothesis put forward by researchers that is, there is a negative relationship between organizational climate and work stress can be accepted. The more positive the climate of the organization owned by the Satlantas Polrestabes Semarang, the lower the work stress experienced by police members. Conflicting results were conveyed through research from Azzat *et al.* (2006); Priyanka (2013) where they found that organizational climate does not affect work stress.

Effect of Job Stress Against *Intention to Leave*

Based on the results of data analysis statistically prove that work stress has a positive and significant effect on *intention to leave*. This means that the higher the job stress felt by employees, it is *the intention to leave* the employee will be increasingly high. Conversely the lower the stress of work, the *intention to leave* the employee is getting low.

The results of this study confirm some of the results of previous studies such as research conducted by Amelia (2010), Ghayyur and Jamal (2012), and Ngadiman *et al.* (2014) mentions the positive influence between workload on the intention to stop working, that is; the heavier the workload felt by employees, the higher the desire of employees to leave the company. The research results of the researcher also stated, that the workload variable did not have a significant direct effect with the intention to stop working, but had an indirect effect through work stress.

The link between overwork and leaving the organization is proven by Ahuja, *et al.* (2007). Workload has a positive and strong influence on work fatigue. Work fatigue is found as a significant predictor of intention to leave the organization. These findings support the results of Moore's research (2000), regarding his studies that were assembled with technology professionals. Moore found that workload felt by employees was the strongest predictor of work fatigue and exhausted workers intended to leave their organization more than others. Salman (2014), Lanny (2015) also shows that work stress has a significant effect on the intention to stop working.

The Role of Job Stress Mediation in the Effect of Workload on *Intention to Leave*

Based on the results of data analysis statistically prove that work stress is able to mediate positively and significantly the effect of workload on *intention to leave*. The results of this study confirm the results of previous studies such as research conducted by Jensen *et al.* in 2011 found that there is a relationship between workloads with the desire to leave. Violations of psychological contracts that are mutually agreed upon, as well as granting workload that exceeds individual abilities, will increase employee stress at work, where high work stress is also understood as one of the

antecedents of a strong employee's desire to leave the company (Ven, 2012; Rehman, 2010; Fawzy, 2012). The above studies also implicitly show the role of work stress as a variable that can mediate the effect of psychological contracts and workload on employee desire to leave. The results of research from Sri Mahaiswari (2016), this study aims to examine the role of work stress in mediating the effect of workload on employees' desire to leave the organization to find out whether it is influential. This research was conducted on doc_ignga beauty clinic employees who have four branches namely, two branches in Denpasar, Tabanan, and Gianyar. Qureshi *et al.*, (2013) in his research found that workload is one of the factors that causes an increase in the desire of employees to leave the company.

The Role of Job Stress Mediation in the Effect of Organizational Climate on *Intention to Leave*

Based on the results of statistical data analysis, it is proven that work stress is able to mediate positively and significantly the influence of organizational climate on *intention to leave*. The results of this study confirm the results of previous studies such as research conducted by Martoyo (2000) stating that unresolved *stress* can affect employee performance and make employees lose enthusiasm for work resulting in the intention to leave the organization. Aamodt (2007) states that the intention to leave the organization by employees is low, if the company pays more attention to its employees, and to improve employee performance by providing routine training to each employee. Nurashikin (2013) states that teachers in private tertiary institutions feel that the workload is quite heavy and the organizational climate is inadequate, so that the two variables show a negative relationship with intention to leave the organization. Based on these results it is recommended that management think about the factors that contribute to pressure at work, namely by better understanding the influence of work pressure and intention to leave the organization. Muhammad, et al. (2016) presents the results of his research, by showing that organizational climate significantly influences work stress. In addition, the results also show that the influence of the organizational climate on employee performance has a significant indirect effect through work stress. Farah and Uzma (2013) in their research conclusions stated that; if workload increases the employee will try to get away from work in any way, so does work stress that significantly mediates the relationship between job satisfaction and intention to quit.

Research Implications

The results of the study stated that workload, organizational climate and work stress have a positive effect on *intention to leave*. Work stress is able to mediate the effect of workload on *intention to leave* and work stress is able to mediate the influence of organizational climate on *intention to leave*. The results of this study are expected to be empirical evidence related to workload, organizational climate and work stress positively affect *intention to leave*, especially in the banking sector.

The findings in this study explain the indicators of lack of time in completing work, have a bad experience in doing work that is being worked on now and are often involved in activities that conflict with work normally can increase work stress factors in the environment of Bank Mandiri Taspen. This is because there are too many tasks to be carried out, when facing stress problems, direct superiors cannot provide solutions, lack adequate responsibilities, unclear roles (role ambiguity) that are carried out, differences in values (life principles) with the company where they work, frustration with a lot of work and not being able to complete, often experiencing changes in the type of work (especially if it is not common / unusual) and often experience role conflict (work one is in conflict with other work). Bank Mandiri Taspen has provided the freedom of action for employees to adjust themselves to the assigned tasks. The condition of Bank Mandiri Taspen is endeavored to remain healthy, in which management pays close attention to the implementation of duties and objectives that have been determined but does not reduce the desire of Bank Mandiri Taspen employees to leave work. Although the current job is felt a lot where the workload exceeds the current work capacity and

the possibility of a desire to find another job in another organization, Bank Mandiri Taspen employees can still be given coaching to consider the *intention to leave* .

Research Limitations

This study uses respondents in the Banking Services Industry, so it is important for future research to complement and enrich empirical studies related to this topic by conducting research in other service or manufacturing companies. This research is only conducted in one location so the results of this study may not be applicable in other locations that have the same problem or the results of this study cannot be generalized to similar service sector companies or other sectors. The scope of research is limited to the Denpasar City area, so the results of this study cannot be generalized to research outside the Denpasar City area.

CONCLUSIONS AND SUGGESTION

Workload is a positive influence and significance of the work stress, which means the higher the workload that is given to the employee, it can menyebabkan right high job stress of employees perceived. This indicates that the workload will increase work stress on employees. I claim the organization has positive influence and significance of the work stress which means higher i claim perceived employee organization, it can be menyebabkan right high job stress of employees perceived. This signifies that i claim the organization will increase work stress on employees. Work stress influence positively and significantly to the *intention to leave* which means higher work stress perceived employee, it can menyebabkan right height *intention to leave* to employees. This indicates that work stress will increase the *intention to leave* the employee. Work stress is able to mediate the effect of workload on employee *intention to leave*. The role of work stress has a positive effect in mediating the effect of workload on employee *intention to leave*. A positive influence can be interpreted that the higher the workload provided, the higher the work stress that occurs which will increase the *intention to leave* employees. Work stress is able to mediate the influence of organizational climate on employee *intention to leave*. The role of work stress has a positive effect in mediating the effect of organizational climate on employee *intention to leave*. A positive influence can be interpreted that the higher the organizational climate applied, the higher the work stress that occurs which will increase the *intention to leave* employees.

There is a real need for continuous efforts to reduce the level of work stress at Bank Mandiri Taspen by ensuring sufficient number of employees to handle various jobs, maintaining good relationships and work patterns between employees, ensuring there is two-way communication and good cooperation between employees and superiors, ensuring there is sufficient information for employees to support the completion of their work and other efforts that can reduce employee stress levels. Bank Mandiri Taspen needs to evaluate good policies in order to create a healthy, conducive and acceptable organizational climate for employees. Fostering mutual trust between fellow employees, mutual support between employees, healthy communication within Bank Mandiri Taspen, a conducive environment of Bank Mandiri Taspen is a measure that must be continuously fostered by all *stakeholders of* Bank Mandiri Taspen in order to achieve a healthy organizational climate and good to reduce the level of *intention to leave* at Bank Mandiri Taspen.

Penelitian further recommended ensuring that the findings of the study to investigate the role of other variables as variable pemediasi. In addition this study only uses path analysis techniques (*path analysis*), so it is recommended for further research using different analysis techniques, for example by using *PLS*. In the research location, researchers only examine in Banking located in Denpasar, so it is recommended for further research to expand research orientation within the scope of a larger organization or wider population or conduct research on Banking in other areas such as in Bali or Indonesia, so the findings of this study may differ from research sites in i

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