

TYPE A BEHAVIOR PATTERN AS MODIFIER OF STRESSOR AND EMPLOYEES INTENTION TO LEAVE

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Abstract. Everything in the environment affects the way we think and act. A good environment will influence us to be good, and the bad environment will also aggravate our personal situation. This research uses a quantitative approach using Moderated Regression Analysis. Data was collected through a questionnaire on the employees of PT JACCS MPM Surabaya during April – July 2020. A Number of samples that been used are 40 samples. The results indicate a positive and significant contribution of work stress to intention to leave and type A behavior patterns can moderate the effect of work stress on employee desire to leave.

Keywords: *MRA, work stress, intention to leave, type A behavior*

INTRODUCTION

As a result of the Covid-19 pandemic, according to Finance Minister Sri Mulyani Indrawati, there were four of the most stressed sectors, namely the households, MSMEs, corporations, and the financial sector [1]. This pandemic has reduced people's income so that consumer demand has also declined. The situation was then exacerbated by the increase in bad loans, which forced banks and finance companies to tighten the selection of financing. Consumer finance companies are increasingly selective in avoiding the risk of bad credit, making loan applications at times like this difficult. Some finance companies even adopted a policy of raising down payments or down payment fees. This is certainly detrimental to both parties for consumers who need loan funds and consumer finance companies in Indonesia itself. This tight leasing scheme is one of the factors in declining motor vehicle sales. Whereas so far, the sale of motor vehicles in Indonesia is dominated by purchases with a credit scheme. According to data from the Association of Indonesian Automotive Industries (Gaikindo), total sales using the credit scheme are around 75 percent of all transaction traffic [2].

In 2014, PT Mitra Pinasthika Mustika Tbk (MPMX) merged two of its subsidiaries, namely PT Mitra Pinasthika Mustika Finance (MPM Finance) and PT Sasana Artha Finance (SAF), as a strategy to strengthen the financing business. Mitra Pinasthika controls 99.9% shares of MPM Finance and 60% shares of Sasana Artha. As many as 40% of Sasana Artha's shares are held by a Japanese finance

company, JACCS Co Ltd (JACCS). That way, JACCS will control 40% of MPM Finance post-merger shares [3]. In 2019, the Board of Commissioners of the Financial Services Authority granted a Business License in the Field of Financing Company to PT Mitra Pinasthika Mustika Finance. The permit was granted after PT Mitra Pinasthika Mustika Finance changed its name to PT Jaccs Mitra Pinasthika Mustika Finance Indonesia [4]

The policies taken by leasing companies related to the Covid-19 pandemic have an impact on the performance of the Surabaya branch of JACCS MPM Finance Indonesia, which is located in Villa Bukit Mas, Jl Dukuh Pakis Blok RE, Surabaya. At present, the number of internal employees of JACCS MPM Finance Indonesia Surabaya Branch, such as administration, IT, finance, and personnel, is 40.

In a modern lifestyle, stress at work is relatively becoming a new phenomenon. In every organization, either big or small and organizations stress exists and have become so complex due to the existence; employees' job performance is significantly affected by workplace stress, and the organizations are trying to cope with scenario [5].

LITERATURE REVIEW

Stressor

Stress triggers, called stressors, produce a combination of frustration on the inability to achieve goals, such as inability to meet deadlines due to lack of resources, and anxiety, such as fear of being undisciplined because of not meeting deadlines. An employee with high stress can be depressed,

accident-prone, or argumentative; they may have difficulty making routine decisions, can be easily

distracted, and so on ([6]). Symptoms of stress are shown in the following figure.

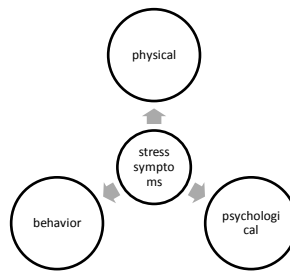


Figure. 1. Stress symptoms

Intention to Leave

Anoraga (in ([7]) defines the requirements so that employees have a sense of security in their work so that a work atmosphere should be created like an atmosphere without threats, threats that as employees will not be fired arbitrarily without reasonable reasons, also the atmosphere understood by superiors.

Intention to leave by Pasework and Strawser in [7] is defined as the desire to change jobs refers to the desire of employees to find other job alternatives that have not manifested in the form of real action. Jacobs & Roodt stated that Turnover Intention is a mental or psychological decision that exists between individual approaches and refers to continuing a job or leaving a job [8]. Factors that influence turnovers such as communication at the workplace, environment, an assignment is given, salary and benefits received not satisfy the employee [5].

Type A Behavior Pattern

The characteristics of a person will affect the stress felt or experienced by the individual ([9]). According to [10] a person with a Type A behavior pattern shows the following characteristics:

- Try to get as many things as possible in a very short period of time
- Aggressive, ambitious, competitive and full of energy
- Talks out loud, encouraging the other person to finish what they are saying
- Impatient hates waiting and sees waiting as a waste of valuable time
- Busy with deadlines, and job-oriented
- Always struggling with people, things, and events

Additionally, Friedman and Rosenman wrote that Type A individuals are prone to a sense of time urgency and can exhibit hostility when provoked by some environmental trigger. In contrast, the Type B behavior pattern is defined by a lack of the

Type A characteristics and can be described as more relaxed and easy-going [10].

HIPOTESIS

Stressors have a significant effect on the intention to leave

There are many researchers [7], [11]–[13] have found that there is a positive significance between job stress and turnover intention. *High turnover intention can inhibit or slow down the company from the financial side and the loss of time and opportunity for the company to take advantage of an opportunity. Job stress is one indication that causes turnover intention in the company* ([14]). Excess work stress will increase the employee's desire to leave the company (turnover intention). There is a positive relationship between job stress and turnover intention [12].

H1: Stressors have a significant effect on the intention to leave

Type A behavior pattern has a significant effect on the intention to leave.

Type A behavior pattern will positively correlate with anxiety, tedium, and intent to leave; and negatively correlated with general well-being and affective commitment [10].

H2: Type A behavior pattern has a significant effect on the intention to leave

Type A behavior patterns moderate the relationship between stressors and the intention to leave

Keenan and McBain studied the moderating effect of Type A on the relationships between role stressors (role ambiguity, role conflict, and role overload) and job tension, which they operationalize as work-related feelings of anxiety. They found partial support for a moderated effect of TABP. Specifically, they found that the relationship between role conflict and job tension was not greater for the Type As compared to Type Bs. However, the relationship between role ambiguity and job tension was significantly greater for Type As than Type Bs [10].

H3: Type A behavior patterns moderate the relationship between stressors and the intention to leave

Clarifying the direction of the research, it shows that there is an effect of work stress on the intention to leave with Type A behavior as a moderating variable. Then the analysis model research can be seen in the picture

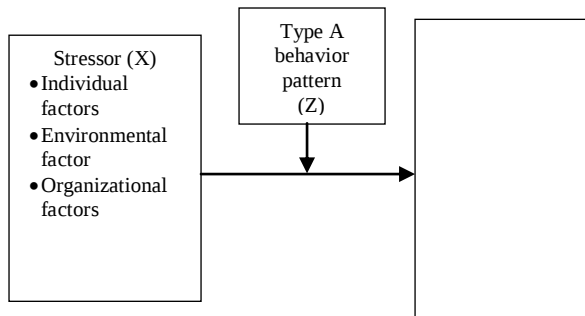


Figure 2. Model of analysis
 Source:[15]

METHODS

This research uses quantitative methods because the research data are in the form of numbers and analysis using statistics ([16]) and includes descriptive research because it aims to describe a situation or phenomenon as it is from a population [17]. Population relates to the whole group of people, events, or objects that are the center of attention of researchers to be investigated (Cooper in [17]). In this study, the population is the whole

employee of JACCS MPM Finance Surabaya Branch, because the number of employees numbering 40 people, the entire population is used as a sample.

Moderated Regression Analysis is used because there is a moderating variable that is another independent variable entered into the model because it has a contingency effect from the relationship of the dependent variable and the previous independent variable. The tool used for the statistical analysis process in this study was SPSS 25.

RESULTS AND DISCUSSION

The MRA model used is an interaction test model where the regression equation contains interaction elements (multiplication of two or more independent variables) ([18]). A positive interaction occurs if the relationship between the independent variable (X) and the dependent variable (Y) is more positive for the moderating variable value (Z). Conversely, a negative interaction (negative interaction) occurs if the relationship between independent variables to the dependent variable is more negative for higher moderation values.

In this MRA test, there are three models based on three proposed hypotheses. Model 1 tests the relationship of Stressor with Intention to Leave, Model 2 tests the relationship of Stressor and type A behavior patterns together with Intention to Leave, last model 3 tests the relationship of Stressor to intention to leave by moderating variable Type of Behavioral Pattern type A.

Table 1. R Square Determination Coefficient (R^2)

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.476 ^a	.226	.200	3.111	
2	.663 ^b	.439	.400	2.694	
3	.734 ^c	.539	.490	2.486	2.232

a. Predictors: (Constant), Stres_Kerja

b. Predictors: (Constant), Stres_Kerja, Pola Perilaku

c. Predictors: (Constant), Stres_Kerja, Pola Perilaku, Moderating

d. Dependent Variable: Intention_to_Leave

In table 1, it appears in model 1, the Adjusted R Square (R^2) Determination Coefficient of 0.226, meaning that 22.6% of the Y variation can be explained by the independent variable X. In

model 3, when moderation variables are included in the analysis, the Adjusted Value Determination Coefficient R Square (R^2) increased to 0.536, meaning that 53.6% of the Intention to Leave

variation can be explained by the independent variable of the Stressor and the behavior pattern A as

a moderator. The rest ($100\% - 53.6\% = 46.4\%$) is explained by other causes outside the model.

Table 2. F Test

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	84.895	1	84.895	8.772	.006 ^b
	Residual	290.324	30	9.677		
	Total	375.219	31			
2	Regression	164.708	2	82.354	11.345	.000 ^c
	Residual	210.511	29	7.259		
	Total	375.219	31			
3	Regression	202.216	3	67.405	10.909	.000 ^d
	Residual	173.002	28	6.179		
	Total	375.219	31			

a. Dependent Variable: Intention_to_Leave

b. Predictors: (Constant), Stres_Kerja

c. Predictors: (Constant), Stres_Kerja, Pola Perilaku

d. Predictors: (Constant), Stres_Kerja, Pola Perilaku, Moderating

Furthermore, the Anova Test or F test in model 1 produces a calculated F value of 8.772 with a significance level of 0.006. Because the significance probability is much smaller than 0.05, the regression model can be used to predict Y or it can be said that X has an effect on Y. In model 3, the

Anova test or F test shows a figure of 10.909 and a significance level of 0.000, meaning the regression model 3 can be used to predict Y or say the relationship of Stressor with the intention to leave is moderated by Type A behavior patterns

Table.3.T test

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.575	2.680		.961	.344		
	Stres_Kerja	.129	.044	.476	2.962	.006	1.000	1.000
2	(Constant)	9.679	3.159		3.064	.005		
	Stres_Kerja	.164	.039	.603	4.179	.000	.929	1.076
	Pola Perilaku	-.458	.138	-.478	-3.316	.002	.929	1.076
3	(Constant)	49.570	16.451		3.013	.005		
	Stres_Kerja	-.700	.352	-2.573	-1.986	.057	.010	102.001

	Pola Perilaku	-2.503	.840	-2.616	- 2.980	.006	.021	46.798
	Moderating	.044	.018	4.287	2.464	.020	.005	183.811

a. Dependent Variable: Intention_to_Leave

The stressor variable gives a parameter coefficient of 2.986 with a significance level of 0.006 (<0.05), meaning that the Stressor affects the intention to leave individually. It fits with research previously done by Quick et.al that gives positive result for job stress.

In model 3, the moderate variable behavior pattern A gives a parameter coefficient of 2.464 with a significance level of 0.02, meaning that individually the moderating variable has an individual effect on the intention to leave variable. The moderating variable, which is the interaction between the Stressor and types A behavior patterns, turned out to be significant, so it can be concluded that the Type A behavior pattern variable is a moderating variable.

Moderated Regression Analysis (MRA) generally causes problems because there will be high multicollinearity between independent variables, for example, between variable X and moderate variables (X_1X_2). This is due to the moderate variables. There are elements of X_1 and X_2 . Multicollinearity relationships of more than 80% cause problems in regression

So that from the moderation regression analysis a regression equation can be formed namely,

$$Y = 49,570 - 0,7 X + 0,044Z \quad (1)$$

The equation shows that the β_1 coefficient for negative stressors is positive and the positive β_2 coefficients. It can be seen that the stressors have a negative effect on employee's desires to mean that the higher the level of employee stress, the greater the desire to leave the company. While Type A behavior pattern variables positively affect the relationship of stressors to intention to leave. Then, the stronger the Type A behavior pattern that an employee has, the stronger the relationship between Stressor and intention to leave.

Type A people are said to be ambitious, competitive, task-oriented, and always on the move aggressive aggressors. According to research, medical, someone with type A is more susceptible to heart attack than type B. Evident from this study, someone with type A can strengthen the effect of stress factors on intention to leave. It fits with previous research by Anh and Le, TABP acts as a moderator of the stressor-strain relationship in that it affects the strength of the relationship between stressors and strains. Anh and Le found support for the moderating effect of TABP on the stressor-strain relationship; however, the strains were related to the individual and not the organization

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