Role Ambiguity and Work Environment on Turnover Intention with Work Stress as Moderation: Case Study at Bank Rakyat Indonesia

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Abstract
This study aims to analyze the effect of role ambiguity and work environment on turnover intention withwork stress as moderation. This quantitative research uses a sample of 50 respondents. Data analysis usedModerated Regression Analysis (MRA) with the SPSS program. Based on the results of the analysis it wasconcluded that (1) role ambiguity has a positive effect on work stress. (2) The work environment has noeffect on work stress. (3) Role ambiguity has a significant positive effect on Turnover Intention. (4) Workenvironment has a significant negative effect on Turnover Intention. (5) Job Stress strengthens the influenceof role ambiguity on Turnover Intention and (6) Job stress weakens the influence of the work environmenton Turnover Intention. To minimize Turnover Intention, PT. Bank BRI (Persero) Tbk Sinjai Branch Office,must pay attention and clarify the division of labor for employees so that there is no ambiguity in roles incarrying out tasks as well as improving and paying attention to the quality of the employee's workenvironment in communication relations between employees. This is aimed at creating and increasing workloyalty for employees and minimizing stress for employees and also reducing turnover rates.

Keywords : Role Ambiguity, Work Environment, Work Stress, Turnover Intention

Introduction
The role of Human Resources (HR) from time to time continues to experience new changes which adapt to the needs and conditions of the company. HR is an important asset for every company in this world. After all, HR is a figure that plays a role as the company's most important operational tool compared to other operational factors. Knowledge, skills, competencies, characteristics of each individual are determinants of the future and development of the company from time to time Salvatore (2015).

One of the problems that companies often face, related to human resources is the existence of a high employee turnover rate. On the one hand, turnover is a fairly good criterion to regulate stability and reflect company performance. Employee turnover is needed for companies for employees who have low work productivity (Hussain & Xian 2019). But on the other hand, a high turnover rate in a company can make the company lose quality human resources. This will cause a big loss for the company, both in terms of costs, resources, and employee motivation. Losses in terms of costs in the form of expenses to recruit new employees Muhammadin et al, (2022).

The turnover rate that occurs in a company can affect company performance and requires handling so that it can be resolved immediately. The occurrence of turnover has a negative impact on the company. The company will carry out an employee recruitment process to replace employees who leave, which will then be followed by a training process to train new employees. These things will cost a lot of money. In addition, making the work process run ineffectively because of the loss of experienced employees which will affect the company's performance .

One of the causes in an organization which is related to employee Turnover Intention behavior is role ambiguity. According to (Palomino & Frezatti 2016). role ambiguity occurs when individuals do not get clarity regarding the tasks of their work or more generally "don't know what to do". Role ambiguity in several previous studies was also mentioned as one of the factors causing job dissatisfaction. As in the preliminary research that has been done by researchers role ambiguity is the main factor that gives job dissatisfaction for employees. In his research, (Dasgupta 2012)stated the same thing that the level of role ambiguity has an effect on the level of job satisfaction. Unclear job descriptions, incomplete instructions from superiors and lack of experience contribute to role ambiguity. The role ambiguity experienced by employees can make employees late in handling customer requests so that customer satisfaction decreases consequently the performance concerned decreases which will have an impact on the process of achieving company goals. Role ambiguity is also considered to have a direct effect on the desire to leave the company. The findings of this study are in line with research conducted by (Dasgupta 2012) , which concluded that role ambiguity has been shown to have a direct effect on employee desire to leave work as well as on employee job satisfaction.

Formulation of the problem
Based on the background that has been described above, the formulation of the problem in this study is as follows:
1). Does role ambiguity affect work stress at Bank Rakyat Indonesia Sinjai Branch Office ?, 2). Does the work environment affect work stress at Bank Rakyat Indonesia Sinjai Branch Office ?, 3). Does role ambiguity affect employee Turnover Intention at Bank Rakyat Indonesia Sinjai Branch Office ?, 4). Does the work environment affect the Turnover Intention of employees at Bank Rakyat Indonesia Sinjai Branch Office ?, 5). Does role ambiguity affect Turnover Intention through work stress as a moderating variable ?, 6). Does the work environment affect Turnover Intention through work stress as a moderating variable ?.

Literature Review
According to (Mathis et al., 2017) Human Resource Management is the design of formal systems within an organization, to ensure the effective and efficient use of human talent in order to achieve organizational goals. The role of human resource management in a company is very important to create an efficient and effective workforce role in supporting the achievement of company goals. Human resources (HR) is the main element of the organization compared to other elements such as capital, technology and money, because humans themselves control others. Humans choose technology, humans seek capital, humans use and maintain it, besides humans can be a source of competitive advantage and a source of lasting competitive advantage. Therefore, the management of human resources in the organization, becomes a very important thing. Human resource development is a very important topic in the context of human resource management.

Turnover Intention
According to Skelton et al, (2020), explaining that a person's withdrawal from an organization (turnover) can be decided voluntarily (voluntary turnover) or involuntarily (involuntary turnover). Voluntary turnover or quit is an employee's decision to leave the organization voluntarily which is caused by the factors of how attractive the current job is and the availability of other job alternatives. Conversely, involuntary turnover or dismissal describes the employer's decision to terminate the employment relationship and is uncontrollable for employees who experience it.

According to Mathis et al, (2017) Turnover Intention is where employees leave the organization and must be stopped immediately. This is, one of the biggest losses that will be experienced by the company when many of its employees especially employees who leave are potential employees.

According to Mobley et al, (1978) mentions several factors that cause the desire to change jobs (Turnover Intention) :
a. Thinking of Quitting:
   reflects the individual to think out of work or stay in the work environment.
b. Intention to search for alternatives:
   reflects the individual's desire to find work in another organization.
c. Intention to quit: reflects individuals who intend to quit.

d. Increased protests against superiors:
   Employees who wish to change jobs, often protest against company policies to their superiors.

Role Ambiguity
According Robbins, (2015) stated that, role ambiguity arises when the expected role (role expectation) is not clearly understood and a person is unsure of what he is doing. It is clear, that if an employee is not clear about what he is doing about his job and has no clear direction about his role in the organization he will definitely experience work stress. An employee who is uncertain about his role and does not have sufficient information to do the job adequately may experience role ambiguity which results in increased work stress (Rifai et al., 2019). Role ambiguity refers to the level of one's predictability response to one's behavior and clarity of behavioral requirements (Palomino & Frezatti 2016).
According to Rifai et al, (2019), role ambiguity is measured using the following indicators:
a. Authority, Feel certain, with how much authority you have, and have a clear plan for work.
b. Responsibility, Have clear goals for work and recognize the need to allocate time appropriately.
c. Clarity of purpose, Knowing what the responsibilities are and the explanation of what needs to be done is clear.
d. Scope of Work, Know the scope of the job and how its performance is evaluated.

Work Stress
According to Gharib et al, (2016) defines stress as an adaptive response to external situations that produce physical, psychological and/or behavioral deviations in organizational members. This external situation can potentially be threatening and dangerous or what is often called a stressor. Stress can occur when a discrepancy arises between what is expected and what is felt by an employee where the gap that appears is considered important by the employee concerned Alyahya & AboGazalah (2021). Furthermore Gharib et al, (2016) defines stress as an adaptive response, moderated by individual differences, which is a consequence of every action, situation, or event that places special demands on someone.

According to Gharib et al, (2016) there are several main sources that can cause work stress, namely:
a. Demands or pressure from superiors.
b. Tension and mistakes.
c. Decreased interpersonal level.
d. The difference between the concept of work and superiors.
e. Disproportionate availability of time to complete work.
f. Excessive amount of work.
g. Job difficulty level.

Work environment
According to Yusuf & Metiboba (2012) work environment can be interpreted as forces that influence, either directly or indirectly the performance of an organization or company. According to (Zulfa & Azizah, 2020) the work environment is the work process where the environment interacts with each other according to a certain pattern and each has certain characteristics and/or values, regarding the organization which cannot be separated from the environment where the organization it exists and its human being is the center of everything.
According to Sedarmayanti (2003), states that the work environment is measured through indicators:
a. Work atmosphere
   Every employee always wants a work atmosphere that is fun comfortable and safe. A comfortable working atmosphere including clear light/illumination, quiet and quiet sound, safety at work.
b. Relations with colleagues
   Relationships with co-workers that is, relationships with co-workers are harmonious and without mutual intrigue among co-workers.
c. The relationship between subordinates and leaders
   The relationship between employees and leaders namely, good relations with employees and harmony with leaders.
d. Availability of work facilities

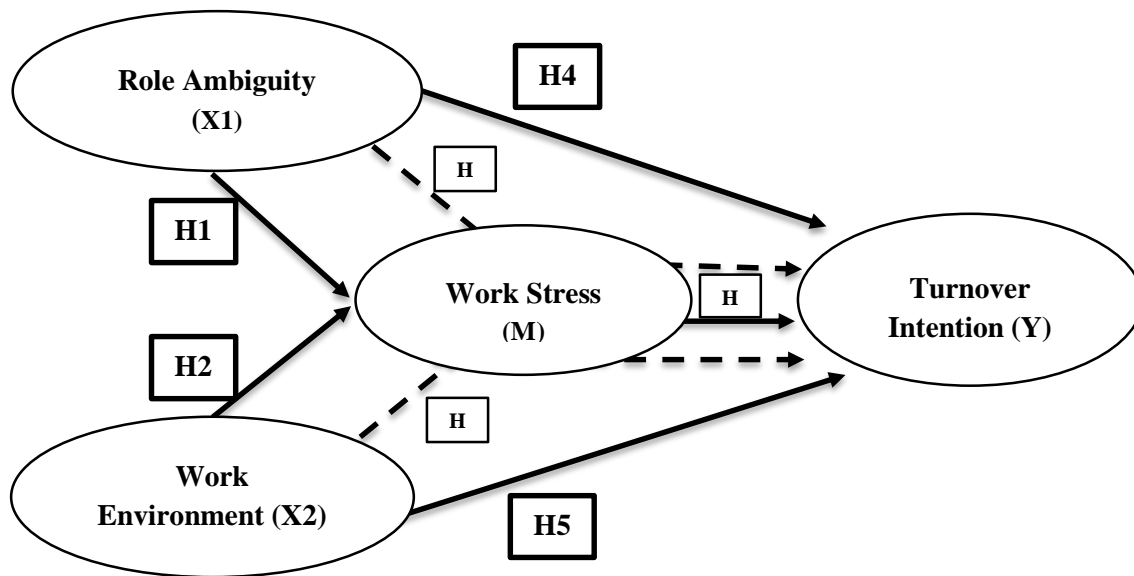It is intended the equipment used to support the complete smoothness of work.

Figure 1. Conseptual Framework

Research Method
The research was conducted at the office Bank Rakyat Indonesia, Sinjai Branch Office, South Sulawesi, Indonesia. In this study, the population was all permanent employees of Bank Rakyat Indonesia, Sinjai Branch Office, totaling 80 people. In this study it consists of two independent variables 1 dependent variable and 1 moderating variable. The independent variables are role ambiguity (X1) Work Environment (X2) and the dependent variable Turnover Intetion (Y), while as a moderation of Work Stress (M).

In this research, researchers used the path analysis method. Path analysis is a development technique from multiple linear regression. This technique is used to test the magnitude of the contribution which is shown in each path diagram from the causal relationship between variables X1, X2 to M, and their impact on Y. Ghozali, (2016) argues, path analysis is a technique for analyzing causal relationships result which occurs in multiple regression if the independent variable affects the dependent variable not only directly but also indirectly.

The path model used in this study can be described in the structural equation as follows:
$M = \beta X1M + \beta X2M + e1$ (equation 1)
$Y = \beta X1Y + \beta X2Y + \beta MY + e2$ (equation 2)

Results and Discussion
Validity test is carried out to test data validation which is a measure indicating the level of reliability or the validity of the measuring instrument. An indicator is said to be valid if the value of personal correlation ($r = > 0.30$) and a significant level ($\alpha = <0.05$). To find out whether the statements used in this study are valid or not the test results can be seen in the following table:

Table 1. Validity test results

Variables and Indicators	Correlation Coefficient	Minimum Correlation Limit	Description
Role Ambiguity (X1)			
X1.1	0,522	00.30	Valid
X1.2	0,673	00.30	Valid

X2.1	0,703	00.30	Valid
X2.2	0,472	00.30	Valid
X3.1	0,413	00.30	Valid
X3.2	0,501	00.30	Valid
X4.1	0,592	00.30	Valid
X4.2	0,451	00.30	Valid
Work Environment (X2)			
X2.11	0,315	00.30	Valid
X2.12	0,460	00.30	Valid
X2.21	0,575	00.30	Valid
X2.22	0,621	00.30	Valid
X2.31	0,509	00.30	Valid
X2.32	0,457	00.30	Valid
X2.41	0,640	00.30	Valid
X2.42	0,450	00.30	Valid
Work Stress (M)			
M.11	0,433	00.30	Valid
M.12	0,513	00.30	Valid
M.21	0,331	00.30	Valid
M.22	0,510	00.30	Valid
M.31	0,578	00.30	Valid
M.32	0,584	00.30	Valid
M.41	0,609	00.30	Valid
M.42	0,514	00.30	Valid
Turnover Intention (Y)			
Y1.1	0,592	00.30	Valid
Y1.2	0,718	00.30	Valid
Y1.3	0,711	00.30	Valid
Y1.4	0,624	00.30	Valid
Y1.5	0,503	00.30	Valid
Y1.6	0,435	00.30	Valid
Y1.7	0,346	00.30	Valid
Y1.8	0,412	00.30	Valid

Source: Results of Research Data Processing (2022)

Reliability test, used to measure the reliability of an instrument which is used to predict, in this study the standard Alpha Croncbach coefficient was used > 0.60. Reliability testing in research this can be seen in the following table:

Table 2. Reliability test results

Research variables	Cronbach's Alpha	Minimum Limit Cronbach's Alpha	Description
Role Ambiguity (X1)	0,723	0,60	Reliabel

Work Environment (X2)	0,701	0,60	Reliabel
Work Stress (M)	0,708	0,60	Reliabel
Turnover Intention (Y)	0,726	0,60	Reliabel

Source: Results of Research Data Processing (2022)

Multiple Linear Regression Analysis
Multiple Linear Regression stage 1
Multiple linear regression was carried out to determine the extent to which the independent variables affect the Moderation variable. In this study, the moderating variable was Work Stress (M) while the independent variables were Role Ambiguity and Work Environment variables.

Table 3. Results of Multiple Regression Analysis stage 1

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	24,436	6,133		3,984	,000
	Role Ambiguity (X1)	-,278	,139	,283	2,002	,050
	Work Environment (X2)	,003	,142	,003	,023	,981
a. Dependent Variable:Work Stress (M)						

Source: Results of Research Data Processing (2022)

From the results of table 3, the following equation is obtained:
M = 24,436+0,278+0,003+0,05

From the regression equation, it is explained as follows:
a. A constant value of 24.436 indicating if Work Stress will remain constant of 24.436 if the value of Role Ambiguity, Work Environment shows 0.
b. The Coefficient of Role Ambiguity is 0.278 stating Role Ambiguity has a positive effect on Job Stress of 0.278.
c. The work environment coefficient is 0.003 stating that the work environment has a positive effect on work stress of 0.003.

Multiple Linear Regression stage 2
Multiple linear regression was carried out to determine the extent to which the independent variables affect the dependent variable. In this study, the dependent variable is Turnover Intention (Y) while the independent variables are Role Ambiguity, Work Environment and Work Stress moderating variables.

Table 4. Results of Multiple Regression Analysis stage 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26,535	6,284		4,223	,000
	Role Ambiguity (X1)	,405	,212	,414	3,357	,002
	Work Environment (X2)	-,498	,133	-,463	-3,745	,001
	Work Stress (M)	,302	,136	,268	2,218	,031
a. Dependent Variable:Turnover Intention (Y)						

Source: Results of Research Data Processing (2022)

From the results of table 4, the following equation is obtained:
Y = 26,535+0,405+(-0,498)+0,302+0,05

From the regression equation, it is explained as follows:
a. A constant number of 26.535 states if Turnover Intention will remain constant at 26.535 if the value of Role Ambiguity, Work Environment and Work Stress shows 0.
b. Role Ambiguity Coefficient of 0.405 states, Role Ambiguity has a positive effect on Turnover Intention of 0.405.
c Work Environment Coefficient of (-0.498) states Work Environment has a positive effect on Turnover Intention of (-0.498).
d. Coefficient of Work Stress of 0.302 states, Work Environment has a positive effect on Turnover Intention of 0.302.

Table 5. Determination Test Results Model I

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,315ᵃ	,099	,081	2,951
a. Predictors: (Constant), Work Environmen (X2) Source: Results of Research Data Processing (2022)				

Based on table 5, the results of the model I determination test test the relationship between the Work Environment variable (X2) and the Turnover Intention (Y) variable with an Adjusted R Square value of 0.081 which means that there is an 8.1% relationship between the Work Environment variable and the Turnover variable. Intention. So that it can be concluded the correlation between the independent variables with the dependent variable has a relationship. For this reason, the equation in column R shows a value of 0.99 or 9.9% meaning that the Work Environment variable has an effect of 9.9% on the Turnover Intention variable. While the remaining 90.1% is explained by other variables.

Table 6. Determination Test Results Model II

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,315ᵃ	,099	,061	2,982

a. Predictors: (Constant), Work Environmen*Work Stress, Work Environment (X2)

Source: Results of Research Data Processing (2022)

Based on table 6, the results of the model II determination test test the relationship of the Work Environment variable (X2) moderated by Work Stress (M) to the Turnover Intention variable (Y) the value in the Adjusted R Square column is 0.061 which means there is a relationship of 6 .1% between the Work Environment variables which have been moderated by Work Stress on the Turnover Intention variable.

So that it can be concluded the correlation between the independent variables which has been moderated has a relationship to the dependent variable. For the equation in the R square column it shows a value of 0.099 or 9.9% meaning that the role ambiguity variable has an effect of 9.9% on the Turnover Intention variable. While the remaining 80.1% explained by other variables.

Discussion of Research Results
Effect of Role Ambiguity (X1) on Work Stress (M)
The results of the regression equation the variable Role Ambiguity (X1) on Work Stress (M) shows a regression coefficient of 0.278 besides that it has a probability value of 0.050 <0.05 this means that Role Ambiguity (X1) has a positive and significant effect on Work Stress (M).
The results of this study are in line with the results of research conducted by Triyono & Prayitno (2019), where the results also show that role ambiguity has a positive and significant effect on work stress. From these results it is explained that if employees or employees assess unclear role goals unclear accountability insufficient authority given expectations that are difficult to understand and compounded by weak understanding of job roles what is done triggers employees to become stressed.

Effect of Work Environment (X2) on Work Stress (M)
Regression test results where the Work Environment variable (X2) on Work Stress (M) shows a value of 0.003 meaning that it has a probability value of 0.981 <0.05, this means that the Work Environment variable (X2) has no effect on Work Stress (M) .The results of this study differ from research (Bahua et al., 2014) which states that the work environment has a significant positive effect on work stress. This means that, in this study there is a balance between the work environment and work stress the work environment does not affect work stress it is possible because the work environment is not the basis of consideration for employees in carrying out tasks and work. It is possible that employees are more concerned about conflict which exists in work and excessive workload compared to the work environment in carrying out their duties.

Effect of Role Ambiguity (X1) on Turnover Intention (Y)
The results of testing the regression equation the variable Role Ambiguity (X1) shows a significance value of 0.405 from a probability value of 0.002 <0.05 therefore it can be concluded that Role Ambiguity (X1) has a positive and significant effect on Turnover Intention (Y). This finding is in line with research conducted by (Dasgupta 2012) which concluded that ambiguity has a positive and significant influence on Turnover Intention or the desire to leave work of employees.

Effect of Work Environment (X2) on Turnover Intention (Y)
The results of the regression equation on the Work Environment variable with a value of -0.498 and a significance value of 0.001 <0.05 means that the Work Environment variable (X2) has a significant negative effect on Turnover Intention (Y). This indicates that if the quality of the work environment whether physical such as work facilities or non-physical such as relationships with other employees is lower then employee turnover intention will increase and vice versa, if the quality of the work environment is higher then the lower

the turnover intention that will occur. The results of this study are in line with research that has been conducted by (Palomino & Frezatti 2016) where the results of the study show that the work environment and job satisfaction have a negative and significant effect on Turnover Intention.

Effect of Work Environment (X2) on Turnover Intention (Y) moderated by Work Stress (M)
In testing the regression equation model I, for the magnitude of the influence of the Work Environment on Turnover Intetion it can be seen in the R Square value of 0.099 (9.9%) and for the relationship between variables, namely the Adjusted Rsquare value of 0.081 (8.1%) with a significance of 0.026. After testing on model II, the R Square value remained at 0.099 (9.9%) and for the initial Adjusted R square value of 0.081 (8.1%) it decreased to 0.061 (6.1%) with a significance 0.033. Which means that, the variable Job Stress (M) as a moderating variable weakens the influence of the Work Environment (X2) on Turnover Intention (Y). From these results where work stress weakens the influence of the work environment on Turnover Intention.

Conclusion
This study aims to determine the effect of role ambiguity and work environment on turnover intention with work stress as moderation at Bank Rakyat Indonesia Sinjai branch office. From the proposed research problem formulation based on the data analysis that has been carried out and the discussion that has been put forward the following conclusions are obtained:

1. Role ambiguity has a significant positive effect on work stress at the Bank Rakyat Indonesia Sinjai Branch Office.
2. The work environment has no effect on work stress at the Bank Rakyat Indonesia Sinjai Branch Office.
3. Role ambiguity has a significant positive effect on employee Turnover Intention at the Bank Rakyat Indonesia Sinjai Branch Office.
4. The work environment has a significant negative effect on employee Turnover Intention at the Bank Rakyat Indonesia Sinjai Branch Office.
5. Work stress strengthens the effect of role ambiguity on employee turnover intention at the Bank Rakyat Indonesia Sinjai Branch Office.
6. Work stress weakens the effect of the work environment on employee Turnover Intention at the Bank Rakyat Indonesia Sinjai Branch Office.

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