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The Role of Job Insecurity, Workplace Bullying, and Work Family Conflict on Turnover Intention

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Abstract :

Turnover intention is a significant issue for all companies. The purpose of this study is to examine and analyze the influence of job insecurity, workplace bullying, and work-family conflict on turnover intention. This study uses the Social Exchange Theory approach. The population in this study was all employees of Bank BMT BIMA in the Magelang area. A sample of 102 employees was taken using non-probability sampling with a saturated sampling technique. The analysis tool used was multiple linear regression. The results showed that job insecurity and work-family conflict had no effect on turnover intention. Furthermore, workplace bullying had a positive effect on turnover intention. This study presents the discussion in depth.

Keywords: *Job Insecurity; Workplace Bullying*; *Work Family Conflict*; *Turnover Intention*

Abstrak :

Turnover intention menjadi permasalahan penting bagi semua perusahaan. Tujuan penelitian ini untuk menguji dan menganalisis pengaruh *job insecurity, workplace bullying*, dan *work family conflict* tehadap *turnover intention*. Penelitian ini menggunakan pendekatan *Social Exchange Theory.* Populasi pada penelitian ini seluruh karyawan Bank BMT BIMA di wilayah Magelang. Sampel yang diambil sebanyak 102 karyawan menggunakan jenis *non-probability sampling* dengan teknik sampel jenuh. Alat analisis menggunakan regresi linear berganda. Hasil penelitian menunjukkan bahwa *Job insecurity* dan *work family conflict* tidak berpengaruh terhadap turnover intention. Selanjutnya, *workplace bullying* berpengaruh positif terhadap turnover intention. Pembahasan disajikan secara mendalam pada penelitian ini.

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Kata Kunci: *Job Insecurity; Workplace Bullying*; *Work Family Conflict*; *Turnover Intention*

1. Introduction

Turnover intention has been widely recognized as a critical issue in management and should constitute a primary concern for organizations (Memon et al., 2021). Organizations experiencing high levels of turnover intention are generally influenced by several factors, including age, tenure, job satisfaction, and organizational culture. Turnover intention refers to an employee's conscious and deliberate willingness or perceived likelihood to leave the organization (Muhdiyanto & Mranani, 2018). A high rate of employee turnover poses significant risks, including the loss of highly qualified personnel and a subsequent decline in organizational performance and quality (Lin & Huang, 2021). Moreover, elevated turnover rates increase organizational costs due to the need for repeated recruitment and training of new employees, which require substantial financial and managerial resources. Therefore, turnover intention must be addressed as an important organizational phenomenon and human behavior, both from individual and social perspectives (Oliveira & Najnudel, 2023).

One factor that contributes to high levels of turnover intention is job insecurity (Aman-Ullah et al., 2022; Falatah et al., 2021). Job insecurity refers to employees' perceptions of uncertainty regarding the continuity and stability of their employment, including concerns about job position and income stability. Such perceptions may intensify intentions to leave the organization. Job insecurity also generates adverse psychological and non-psychological consequences, such as decreased job performance, reduced job satisfaction, and feelings of anxiety, gloom, and guilt (Marane & Asaad, 2025). Accordingly, it is essential for organizations to foster a

sense of security among employees and to avoid imposing excessive workloads or unrealistic deadlines that exceed employees' capacities.

In addition, workplace bullying plays a significant role in shaping turnover intention (Ribeiro et al., 2024). Workplace bullying is described as persistent and unreasonable behavior directed by one or more individuals toward another individual, posing threats to the target's mental health and personal safety (Noopur & Burman, 2021). Such behavior may arise from hierarchical dynamics or perceived seniority, which can render victims powerless to resist intimidation. The consequences of workplace bullying may include psychological distress, anxiety, depression, and diminished well-being. If not effectively addressed by the organization, workplace bullying can reduce employee performance and increase employees' desire to leave in search of a healthier work environment.

Work family conflict also contributes to turnover intention (Muhdiyanto & Mranani, 2018; Ribeiro et al., 2023). Work family conflict occurs when the demands of work and family roles are incompatible, such that participation in one role interferes with participation in the other. For example, family related problems may distract employees from their professional responsibilities, thereby affecting job performance and increasing turnover intention. Conversely, excessive work demands that encroach upon family time such as postponing planned family activities due to work obligations may also intensify such conflict (Yucel et al., 2023).

Prior empirical findings on these relationships remain inconsistent. Ribeiro et al. (2023) reported that work family conflict has a positive effect on turnover intention, whereas Wang and Wang (2024) found a negative relationship between the two variables. Similarly, Aman-Ullah et al. (2022) demonstrated a positive effect of job insecurity on turnover intention. In contrast Lompoliu et al. (2020) and Gayatri

and Muttaqiyathun (2020) found that job insecurity did not significantly influence turnover intention.

Given these empirical inconsistencies and theoretical considerations, this study aims to examine and analyze the effects of job insecurity, workplace bullying, and work family conflict on turnover intention at BMT Bima in the Magelang region.

2. Theoritical Background

Social exchange theory posits that individual behavior is contingent upon the reciprocity received from others. The theory suggests that when individuals obtain benefits from others, they are inclined to reciprocate through positive attitudes, commitment, and constructive behaviors (Cropanzano & Mitchell, 2005). In an organizational context, this implies that when employees are treated fairly and supportively, they are more likely to respond with positive work attitudes and behaviors that benefit the organization. Conversely, unfavorable treatment may weaken the quality of the employee organization relationship and reduce positive reciprocation.

Job insecurity refers to a condition arising from the prevalence of temporary, contractual, or contingent employment arrangements characterized by uncertainty regarding salary, job continuity, and career advancement (Aman-Ullah et al., 2022). Feelings of insecurity may lead to a decline in work quality and hinder employees' professional development. As job insecurity functions as an unavoidable stressor, organizations must foster a sense of stability to enable employees to perform optimally. From the perspective of social exchange theory, job insecurity signals an imbalance in the exchange relationship between employees and the organization. When employees perceive that their contributions are not reciprocated with adequate job stability or career prospects, they may reassess the value of their

current employment. Such perceptions can ultimately increase their intention to seek alternative employment opportunities.

Empirical evidence supports this relationship Aman-Ullah et al. (2022) found that job insecurity has a positive and significant effect on turnover intention. Accordingly, the following hypothesis is proposed:

H1. Job insecurity has a positive effect on employees' turnover intention.

Workplace bullying encompasses inappropriate behaviors, whether direct or indirect, enacted by employees toward other employees within the organization (Ribeiro et al., 2024). Such behaviors may have detrimental consequences for both employees and organizations (Noopur & Burman, 2021). Employees who experience bullying often develop feelings of discomfort and psychological distress within the workplace, which may increase their desire to leave the organization. Drawing on social exchange theory, workplace bullying represents a negative exchange experience in which employees perceive that the organization fails to provide a respectful and supportive environment in return for their contributions. This imbalance may foster dissatisfaction and heighten turnover intention.

Prior studies by Noopur and Burman (2021) and Ribeiro et al. (2023) demonstrate that workplace bullying positively and significantly influences turnover intention. These findings suggest that exposure to bullying behaviors increases employees' intention to resign. Therefore, the following hypothesis is formulated:

H2. Workplace bullying has a positive effect on turnover intention.

Work family conflict refers to a form of inter-role conflict in which the demands of work and family roles are incompatible (Wang & Wang, 2024). Heavy workloads and extended working hours may generate tension between professional and family responsibilities, as employees may become too fatigued to fulfill family obligations adequately. Limited time and energy resources make it difficult to balance multiple

roles, potentially resulting in conflict and strain. From a social exchange perspective, employees who bear dual-role burdens expect commensurate organizational support and rewards. When such expectations are unmet, employees may perceive an inequitable exchange relationship, thereby increasing their intention to leave the organization.

Empirical findings by Muhdiyanto and Mranani (2018) as well as Ribeiro et al. (2023) indicate that work family conflict has a positive and significant effect on turnover intention. This suggests that higher levels of conflict between work and family roles are associated with stronger intentions to leave the organization. Accordingly, the following hypothesis is proposed:

H3. Work family conflict has a positive effect on turnover intention.

3. Method

This study employs a quantitative research design using primary data collected through questionnaire distribution. The population and sample consist of all employees of BMT BIMA Magelang, totaling 102 employees. The sampling method applied in this study is non-probability sampling, specifically a saturated sampling technique, whereby all members of the population are included as respondents.

Turnover intention was measured using six indicators developed Bothma and Roodt (2013). Job insecurity was assessed using four indicators developed by De Witte (2000). Furthermore, workplace bullying was measured using 22 indicators developed by Einarsen et al. (2009), while work family conflict was measured using three indicators developed by (Matthews et al., 2010).

Validity testing was conducted to assess whether the questionnaire items accurately measured the intended constructs. An instrument was considered valid if the factor loading value exceeded (Hair et al., 2015). Reliability testing was performed to evaluate the internal consistency of the measurement scales. The

instrument was deemed reliable if the Cronbach's Alpha value was greater than 0.70 (Hair et al., 2015; Nunnally & Bernstein, 1979). The data were analyzed using multiple regression analysis. Hypothesis testing was conducted through the coefficient of determination (R), F-test (simultaneous test), and t-test (partial test) to examine the relationships between variables.

4. Result and Discussion

A total of 102 questionnaires were distributed in this study, of which 76 were returned and deemed suitable for analysis, resulting in a response rate of 77.52%. Respondent characteristics were classified based on gender, age, income, and tenure. Based on gender, 36 respondents (47.4%) were female and 40 respondents (52.6%) were male. In terms of age distribution, 12 respondents (15.8%) were aged 18–25 years, 33 respondents (43.4%) were aged 26–35 years, and 19 respondents (25%) were over 35 years old. Regarding income levels, 33 respondents (43.3%) earned between 1–3 million IDR per month, 21 respondents (27.6%) earned between 3–5 million IDR, and 22 respondents (28.9%) earned more than 5 million IDR. With respect to tenure, 4 respondents (5.3%) had worked for less than one year, while 72 respondents (94.7%) had worked for more than one year.

The results of the validity test indicate that all questionnaire items have factor loading values greater than 0.50, demonstrating that each item is valid in measuring the constructs of turnover intention, job insecurity, workplace bullying, and work–family conflict. Furthermore, the reliability test results show Cronbach's Alpha values exceeding 0.70 for all variables: turnover intention (0.829), job insecurity (0.793), workplace bullying (0.870), and work–family conflict (0.918). These findings confirm that the research instruments exhibit strong internal consistency, indicating that respondents' answers are reliable and consistent.

Descriptive statistical analysis in this study includes the mean (M), maximum value (Max), and standard deviation (SD). The descriptive statistics of the research variables are presented as follows Table 1.

Table 1. Descriptive Statistics

Variable	N	Min	Max	Mean	*Std. Deviations*
Turnover Intention	76	5	21	11,99	3,859
Job Insecurity	76	8	25	15,42	2,709
Workplace Bullying	76	5	24	14,12	4,230
Workfamily Conflict	76	6	29	13,07	4,770

Source: Processed primary data (2024).

Based on Table 1, the turnover intention variable shows a minimum value of 5 and a maximum value of 21, with a mean score of 11.99. The mean value is relatively closer to the maximum score, indicating that respondents generally tend to agree with the statements related to turnover intention at BMT BIMA Magelang. The job insecurity variable has a minimum value of 8 and a maximum value of 25, with a mean score of 15.42. The mean value is relatively closer to the minimum score, suggesting that respondents generally tend to disagree with the statements concerning job insecurity at BMT BIMA Magelang. Furthermore, the workplace bullying variable shows a minimum value of 5 and a maximum value of 24, with a mean score of 14.12. The mean value is relatively closer to the maximum score, indicating that respondents tend to agree with statements related to workplace bullying at BMT BIMA Magelang. The work–family conflict variable has a minimum value of 6 and a maximum value of 29, with a mean score of 13.07. The mean value is relatively closer to the minimum score, implying that respondents generally tend to disagree with statements related to work family conflict at BMT BIMA Magelang. Multiple linear regression analysis was conducted to examine and assess the relationships between the independent variables and the dependent variable. The results of the multiple linear regression analysis are presented as follows Table 2.

Table 2. Results of Multiple Linear Regression Analysis

Variable Independent	*Turnover Intention*		
	B	tstatistic	Sig
Konstanta	8,497	3,594	0,000
Job Insecurity	-0,248	-1,542	0,127
Workplace Bullying	0,475	3,212	0,002
Work Family Conflict	0,047	0,355	0,724
Fstatistic		8,740	0,000
Adj R^2	0,236		

Source: Processed primary data (2024)

The coefficient of determination (R^2) test was conducted to assess the extent to which the independent variables explain the variance in the dependent variable. The results indicate an adjusted R square value of 0.236. This implies that job insecurity, workplace bullying, and work family conflict collectively explain 23.6% of the variance in employees' turnover intention, while the remaining 76.4% is influenced by other variables not examined in this study. Furthermore, the F-test shows a significance value of 0.000, which is less than 0.05. This indicates that the regression model is statistically significant and fit to predict the effect of job insecurity, workplace bullying, and work family conflict on turnover intention.

The results of hypothesis testing reveal that the effect of job insecurity on turnover intention yields a t-value of –1.542 with a significance level of 0.127 (> 0.05). These findings indicate that job insecurity does not have a significant effect on turnover intention; therefore, H1 is not supported. A comfortable and supportive work environment may reduce employees' intention to leave. Marane and Asaad (2025) suggest that turnover intention may also be influenced by factors such as age and tenure. Younger employees and those with shorter tenure may have a greater tendency to explore alternative job opportunities, whereas employees with longer tenure may consider leaving due to job burnout or stagnation. In line with social exchange theory, individuals' behavior depends on the reciprocity they

perceive. When employees experience positive benefits from their work environment, they feel obligated to reciprocate and maintain the relationship. The findings of this study are consistent with those of Lompoliu et al. (2020) and Gayatri and Muttaqiyathun (2020), who reported that job insecurity does not significantly affect turnover intention. This suggests that perceived job insecurity does not necessarily lead employees to consider leaving the organization.

In contrast, the effect of workplace bullying on turnover intention shows a t value of 3.212 with a significance level of 0.002 (<0.05). These results indicate that workplace bullying has a positive and significant effect on turnover intention; thus, H2 is supported. Employees who experience negative pressures in the workplace such as inappropriate job assignments or unjustified criticism are more likely to consider seeking employment elsewhere. Such negative experiences increase employees' intention to leave the organization. Ribeiro et al. (2024) argue that workplace bullying creates perceptions of an unsupportive and harmful work environment, which in turn increases employees' desire to resign. Consistent with social exchange theory, when employees do not receive positive treatment or benefits from their organization, they may seek to terminate the exchange relationship. The findings align with previous studies by Noopur and Burman (2021) and Ribeiro et al. (2023), which demonstrate that workplace bullying positively influences turnover intention. Thus, workplace bullying significantly increases employees' intention to leave the organization.

Finally, the effect of work family conflict on turnover intention yields a t value of 0.355 with a significance level of 0.724 (>0.05), indicating that H3 is rejected. These findings show that work family conflict does not have a significant effect on turnover intention. Yildiz et al. (2021) define work family conflict as an imbalance between work and family roles. However, role conflict does not necessarily result in

employees' intention to resign. The absence of a significant relationship suggests that conflicts arising either from family or work domains are not perceived as sufficient reasons for employees to leave the organization. Employees' motivation to succeed in both domains may mitigate the negative impact of such conflict. These findings are consistent with Yildiz et al. (2021), who found that work family conflict does not significantly influence turnover intention. This implies that work family conflict alone may not determine employees' decisions to leave. From a social exchange perspective, employees evaluate their relationship with the organization based on perceived benefits and support. When organizations provide comfort, balance, and supportive working conditions, employees are more likely to reciprocate with loyalty and sustained tenure (Muhdiyanto & Mranani, 2018). Conversely, if employees perceive that the organization does not provide adequate benefits relative to their contributions, they may consider leaving.

5. Conclusion

This study proposed three hypotheses; however, only one hypothesis was supported, while two were not supported. The findings indicate that job insecurity and work–family conflict do not significantly affect turnover intention (H1 and H3 are not supported). In contrast, workplace bullying has a positive and significant effect on turnover intention (H2 is supported).

The results suggest that negative workplace pressures, particularly workplace bullying, significantly increase employees' intention to leave the organization. Therefore, organizations must pay close attention to policies and practices related to workplace comfort, employee well-being, and the prevention of negative behaviors. By fostering a supportive and respectful work environment, organizations can maintain effectiveness, enhance employee retention, and strengthen long-term organizational sustainability.

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