

The Effect of Job Stress and Dual Role Conflict on Turnover Intention Among Female Employees at BPJS Ketenagakerjaan with Organizational Support as a Moderating Variable

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ABSTRACT

Human resource management plays a crucial role in addressing turnover intention challenges. High turnover rates can reduce company productivity and morale, necessitating effective management strategies to mitigate them. This study aims to examine and analyze the effect of job stress and dual role conflict on turnover intention among female employees at BPJS Ketenagakerjaan, with organizational support as a moderating variable. The data used in this study are primary data obtained directly from questionnaire responses. The target population consists of all married female employees at BPJS Ketenagakerjaan, totaling 1.758 employees. The study sample comprises 181 employees, selected using purposive sampling. Data analysis was conducted using Smart PLS. The findings indicate that job stress and dual role conflict have a significant positive effect on turnover intention. Furthermore, organizational support weakens the impact of job stress and dual role conflict on turnover intention.

Keywords: *job stress, dual role conflict, turnover intention, organizational support*

INTRODUCTION

In developing countries like Indonesia, the insurance industry has a significant role.

According to (Mulyaningsih, 2023), based on the results of a World Bank study, it noted that insurance industry activities in 56 countries in the period 1976 were able to optimize the management of various risks more efficiently and continue to grow to this day. The study shows a positive causal relationship between the achievements of the insurance industry and the economic growth of a country. One form of insurance redemption can be seen from the ratio of funds in the insurance industry to Indonesia's Gross Domestic Product (GDP) so that the sector is assessed from two sides. Namely, the insurance industry's growth opportunity is still quite significant. However, the insurance industry's contribution to the Indonesian economy is still quite low.

The existence of companies in the insurance industry is also inseparable from the role of employees. In this regard, the role of employees also drives insurance companies' existence in the short and long term. Therefore, how far the industry can survive and exist is not determined by the company's leaders but is related to the role of employees and the contributions made to the company. Not to forget for the government the importance of social security for the workforce community has made the government aware of issuing a Law, namely Law Number 24 of 2011 Article 14, which reads, "Everyone is required to become a

participant in the Social Security program including foreigners who work for at least 6 months in Indonesia". Based on that Law, the government established BPJS Ketenagakerjaan as an organization that provides social Support to all Workers in Indonesia. BPJS Ketenagakerjaan is present in every Province or City in Indonesia. It is done to bring BPJS Ketenagakerjaan closer to the community throughout Indonesia and to shorten communication barriers so that effective communication can be carried out with the community wherever they are (Choiriyah and Riyanto, 2021)

Human resources are an essential factor in every company's business process. Human resource issues are still in the spotlight and are the mainstay for companies trying to survive in the era of globalization. Human resources are key to effective business performance because humans are planners, doers, and determinants in achieving company goals. According to Nurimasjah et al. (2023), the purpose of human capital in business is to create healthy working conditions that can meet the needs of each employee. Every organization encourages employees to work efficiently and focus by devoting all their abilities, knowledge, expertise, and time to their work.

Meanwhile, the focus of employees' work will be disturbed when they intend to move to work elsewhere. The desire to change jobs is called turnover intention. Turnover intention is a serious problem for companies because turnover intention will cause low productivity, low work motivation, low discipline, and low work enthusiasm and can even cause work accidents. For companies, turnover intention is more frightening than turnover because employees with turnover intention mean that their heart and soul are no longer in the company. Only their bodies are still permanent, and it is ascertained that their performance is no longer good and can harm the company (Huda, 2022).

Not appropriately managed employees will reduce their enthusiasm for work and eventually resign or leave the workplace (turnover intention). Employee turnover

intention is one of the main problems organizations face regardless of location, size, nature of business, and business strategy (profit or non-profit) (Tarigan, 2021). The loss of experienced employees can negatively impact the morale of employees who remain in the organization and is an ongoing dilemma for service managers. It can then significantly reduce company productivity and interest in excelling in competing in the company organization (Fasbender et al., 2019). Meanwhile, competent companies can prevent or handle existing problems by contributing to the creation of more efficient ways of working and other innovations. Human resource management has an opportunity to enable organizations to survive in competition, grow, be competitive, and be profitable (Mansaray, 2019). If the turnover intention is left alone, it will negatively impact company losses, such as interview costs during exit interviews, termination and recruitment costs, and employee release costs. In addition, it also incurs replacement costs, namely the recruitment process to find replacements for employees who leave, starting from advertising costs in job vacancy submissions, interviews, and selection, training costs for new employees, and vacancy costs, namely situations where there is a vacancy that requires the company to find employees to fill this position. The high turnover rate will later have a negative impact on the company, such as instability and uncertainty about employee conditions and increased human resource costs within the company (Hafni, 2023). In addition, the training costs invested in employees are in recruitment and retraining costs, and the company loses employees with competence and experience. This negative impact can also affect the surrounding environment, which can affect the work climate of employees in an organization. The data on BPJS Employment Employee turnover by gender for 2018 - 2023 can be seen in Figure 1 as follows:

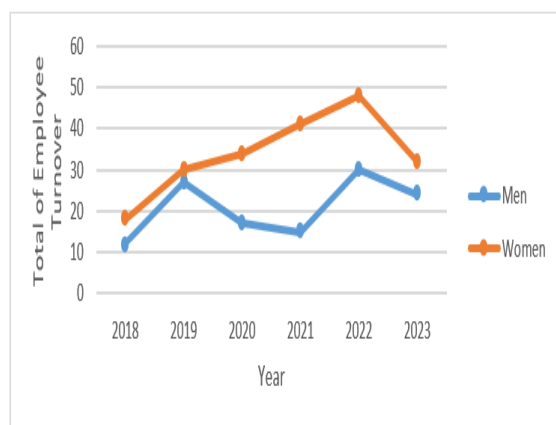


Figure 1. Graph Of BPJS Ketenagakerjaan Employee Turnover Based on Gender 2018-2023
Source: Learning and Development Division of BPJS Ketenagakerjaan 2024

Figure 1 shows that BPJS Ketenagakerjaan employee turnover continues to increase from 2018 to 2022. The highest turnover occurred in 2022, with 78 employees, consisting of 30 male employees and 48 female employees. These data show that female employees dominated the turnover in BPJS Ketenagakerjaan from 2018 - 2023. Several factors are considered to be the causes of Turnover Intention: job satisfaction, affective commitment, workload, work fatigue (burnout), job stress, staff salary, and role conflict (Soelton et al., 2019).

The extent of BPJS Ketenagakerjaan's employee turnover intention can be seen in Table 1.

Table 1. Pre-survey Results of BPJS Ketenagakerjaan Employee Turnover Intention

No.	Turnover Intention	Yes (%)	No (%)
1.	I'm thinking of looking for a new job	22 (73%)	8 (27%)
2.	I often think about quitting my current job	18 (60%)	12 (40%)
3.	If I had the opportunity to leave this company, I would do so	16 (53%)	14 (47%)
4.	I intend to leave this company because my work is too hard	21 (70%)	9 (30%)
Average		64%	36%

Source: Researcher pre-survey results, 2024

Based on the results of the Turnover Intention pre-survey in Table 1, it was obtained that out of 30 respondents, 73% were thinking about looking for a new job. 60% of employees often think about quitting their current jobs, 16% feel that if there is an

opportunity to leave this company, employees will do so, and 70% of employees intend to leave it because their work is too hard. From the results of the pre-survey, it is known that the average respondent who answered yes to each statement related to the Turnover Intention variable of BPJS Ketenagakerjaan employees was 64%, and 36% answered no. In this case, employees will see adverse reactions, namely inner conflicts that trigger job stress. Each BPJS Ketenagakerjaan branch office is tasked with providing services and expanding membership in the work area in each region. Work carried out directly in the field, which BPJS Ketenagakerjaan employees bear, is very susceptible to causing job stress. Successive tasks can increase employee job stress. In the long term, employees who cannot withstand job stress can no longer work in the company. At a more severe stage, stress can cause employees to become ill or even resign (Soelton et al., 2019). To find out the extent of job stress of BPJS Ketenagakerjaan employees, see Table 2.

Table 2. Pre-survey Results of BPJS Ketenagakerjaan Employee Job stress

No.	Job Stress	Yes (%)	No (%)
1.	At work, I am always pressed for time to complete my work.	16 (53%)	14 (47%)
2.	There are so many tasks I have to do every day that they often make me exhausted.	20 (67%)	10 (33%)
3.	I don't have enough space to do my work.	25 (83%)	5 (17%)
4.	I often experience conflict when carrying out tasks given by my superiors.	18 (60%)	12 (40%)
Average		65,75%	34,25%

Source: Researcher pre-survey results, 2024

Based on the results of the pre-survey of job stress in Table 2, information was obtained that to measure the job stress variable from 30 respondents, 53% of employees were always pressed for time to complete their work. As many as 67% of employees felt that the tasks that had to be done daily were so many that they often became tired. As many as 83% of employees felt they did not have enough space to do their jobs, and 60% of employees usually experienced conflict when carrying out tasks given by their superiors. From each statement about job

stress in this pre-survey, the average respondent answered yes, 65.75% and 34.25% answered no. Several studies have proven that job stress affects employee turnover intentions (Christy and Priartini, 2019) (Yunita and Saputra, 2019). Irbayuni et al. (2020) stated that job stress positively affects employee turnover intention. The higher the job stress experienced by employees, the higher the employee turnover intention. Rijasawitri and Suana (2020) said that increasing job stress will cause the desire to leave employees.

The challenge that arises when modern society continues to develop where many women decide to work is the dual role experienced by these women. This dual role arises when work interests interfere with family interests or vice versa, and family interests interfere with work interests (Fitri and Lutfi, 2020).

Dual role conflict significantly affects employee turnover intention, indicating that dual role conflict can increase employee turnover intention. The higher the dual role conflict, the higher the employee turnover intention, and vice versa. Dual-role conflict is essential in increasing turnover intention because it significantly affects employee turnover intention. It indicates that dual role conflict needs to be reduced by reducing conflicts caused by dual roles in positions/jobs, job duties with different interests, and role conflicts between individuals to reduce employee turnover intention (Fahmi, 2021).

The dual role of a woman is also seen in the BPJS Ketenagakerjaan office. This dual role phenomenon can be seen in the number of married female employees, as shown in Table 3.

Table 3. Data on the Number of BPJS Ketenagakerjaan Based on Gender and Marital Status

Gender	Marital status				Total of Employee
	Widower	Widow	Single	Married	
Men	22	-	463	2829	3314
Women	-	84	366	1758	2208

Source Learning and Development Division of BPJS Ketenagakerjaan 2024

Of the 2208 female employees, 1758 have dual roles as workers and homemakers. Carrying out these two roles is not easy for employees. The extent of the conflict between the dual roles of BPJS Ketenagakerjaan employees can be seen in Table 4.

Table 4. Pre-survey Results of Dual Role Conflict of BPJS Ketenagakerjaan

No.	Dual Role Conflict	Yes (%)	No (%)
1.	Working here makes it difficult for me to spend time with my family.	13 (43%)	17 (57%)
2.	The stress and anxiety of family life often weaken my ability to work.	19 (63%)	11 (37%)
3.	My time with my family prevents me from spending more on my career development.	10 (33%)	20 (67%)
4.	I often feel exhausted from family activities/responsibilities when I come home from work.	21 (70%)	9 (30%)
Average		52,25%	47,75%

Source: Researcher pre-survey results, 2024

Based on the results of the dual role conflict pre-survey in Table 4, it was obtained that out of 30 respondents, 63% of employees felt stressed and anxious from family life, often weakening their ability to work. As many as 70% of employees feel too tired to do family activities/responsibilities when they come home from work. The average respondent who answered yes to each dual role conflict variable statement was 52.25%, and the remaining 47.75% answered no. Globally, work-family conflict remains an important area of research because it is to study demographic changes and their impact on work-family roles and individual well-being (Ukeka and Lasisi, 2016). Interaction or work-family conflict clearly shows that much research in this area concentrates more on women (Ukeka and Lasisi, 2016). There is an increasing tendency for women to play dual roles, known as dual career households, through the growing number of female workers who place work and family roles together and demand that they share roles effectively to avoid conflict between these roles (Intepeler et al., 2019).

Salinas and Giantari's (2020) research states that organizational Support has a negative effect on Turnover Intention. These results mean high organizational support reduces employees' desire to leave the company.

According to Azhar (2019), the perception of organizational Support is one of the factors that will influence an employee's commitment to the company.

The more employees feel Support from their organization, the more it will minimize the level of desire to change jobs. This is per the opinion of (Pramono et al., 2020), where the study showed that Perception of Organizational Support has a significant (negative) influence on turnover intention. When employees feel that their work organization always provides Support, care, and a promising future, it can stimulate positive energy for employees to offer good performance. However, suppose the organization does not care or support them. In that case, employees will desire to change jobs (turnover intention), so the company must always pay attention to conditions and consider employees valuable assets (Danurwindo et al., 2022).

The increasing employee turnover in BPJS Ketenagakerjaan is also caused by the organization's lack of appreciation and attention to its employees. In addition, the company is also perceived as less concerned about employee welfare, thus reducing their commitment to the organization. As a result, employee performance is less than optimal. Table 5 shows the extent of Support for the BPJS Ketenagakerjaan organization.

Table 5. Pre-survey Results of BPJS Ketenagakerjaan Organizational Support

No.	Organizational Support	Yes (%)	No (%)
1.	Employees feel that their superiors have paid attention to them in the workplace.	10 (33%)	20 (57%)
2.	Employees receive favorable treatment in the workplace	18 (60%)	12 (40%)
3.	Organizations care about employee welfare	11 (37%)	19 (63%)
4.	Organizations pay attention to employees who perform well.	9 (30%)	21 (70%)
Average		40%	60%

Source: Researcher pre-survey results, 2024

The results of the pre-survey of organizational Support in Table 5 show that the organizational support variable with 30 respondents who are BPJS Ketenagakerjaan employees is that 57% of employees feel that their superiors have not paid attention in the workplace. As many as 63% of employees think the organization does not care about

employee welfare. As many as 70% feel that the organization does not pay attention to employees who work well. On average, 40% of respondents answered yes to each statement in the organizational support variable, and the rest responded no, as much as 60%.

Organizational Support provided by BPJS Ketenagakerjaan to employees is regular training to improve technical and non-technical skills (soft skills) such as time management, negotiation, and communication, providing mentoring programs for new employees so that they feel supported in adapting to work, providing a transparent career path so that employees can plan their professional development, implementing flexible working hours or hybrid work policies if possible, expanding leave policies such as maternity leave, paternity leave, or leave for family needs and providing facilities such as daycare in the office for employees who have small children.

Based on the description and phenomenon of the problems that occurred in BPJS Ketenagakerjaan, the researcher was interested in conducting a study entitled "The Effect of Job Stress and Dual Role Conflict on Turnover Intention in Female Employees in BPJS Ketenagakerjaan with Organizational Support as a Moderating Variable."

LITERATURE REVIEW

Turnover Intention

Robbins and Judge (2018) stated that turnover intention is a tendency where an employee can leave the company either voluntarily or involuntarily due to the current job being less attractive and the availability of other alternatives. Mobley (2014) said the turnover intention is "the result of an individual's evaluation of the continuation of his relationship with the company where he works but has not been realized in real action."

Employee turnover intention can impact the organization when it ends in the employee's decision to leave the

organization (turnover) because the desire to go comes from the individual employee himself and is not the desire of the organization or company. Several negative impacts that will occur in the organization due to employee turnover are mentioned, such as increased potential company costs, performance problems, communication and social pattern problems, declining work enthusiasm, rigid control strategies, and loss of strategic opportunity costs.

Turnover Intention Indicators, according to Pantouw et al. (2022) which include:

1. The thought of leaving is someone's idea to leave the company caused by various factors.
2. The desire to find new job vacancies reflects individuals who want to find work in other organizations.
3. The desire to leave the organization in the next few months is the employee's desire to try to move to another organization.

Job stress

Sinambela (2017) stated that job stress is a feeling of pressure experienced by employees in dealing with work. This job stress is evident from self-appearance, including unstable emotions, feelings of restlessness, liking to be alone, difficulty sleeping, excessive smoking, inability to relax, anxiety, tension, nervousness, increased blood pressure, and experiencing digestive disorders. Siagian (2014) stated that stress is a condition of tension that affects a person's emotions, way of thinking, and physical condition.

Indicators of job stress, according to Hasibuan (2016), are as follows:

1. Ambiguous work tasks.
2. Excessive workload.
3. Pressure on work time is felt.
4. Differences in company and employee expectations.
5. The quality of the direct superior is not proportional.
6. Rights and obligations are not balanced.

7. Conflict between employees.
8. Conflict between employee groups.

Dual Role Conflict

Utaminingsih (2017) states that dual roles are interpreted as role conflicts within individuals that arise from the pressure of work roles into family roles. Setiyanto (2017) defines dual roles as the burden of being a mother or wife, referred to as domestic duties, and as a career woman.

According to Martha and Prahasta (2023), indicators of work-family conflict are:

1. Work pressure.
2. Many demands of work.
3. Lack of family togetherness.
4. Busy with work.
5. Conflict of commitment and responsibility towards the family.

According to Martha and Prahasta (2023), indicators of family-work conflict are:

1. Pressure as a parent.
2. Marital pressure.
3. Lack of involvement as a wife.
4. Lack of involvement as a parent.
5. Work interference

Organizational Support

According to Qustolani (2020), organizational Support refers to employee perceptions regarding how much the organization values their contribution, provides Support, and cares about their well-being.

Organizational Support leads to an extra increase in employee performance. The higher the performance shown by employees through their work results, the higher the role of organizational Support provided (Nursyah and Lukiastuti, 2022)

The indicators of organizational support variables, according to Danurwindo et al. (2022), namely:

1. The company strives to create a climate of mutual trust between employees.
2. The company appreciates all efforts and contributions made by employees.
3. The company is proud of the achievements made by employees.
4. The company shows concern in the

- form of attention to the safety of its employees.
5. The company cares about the welfare of employees.
 6. The company is willing to help employees when they need help.
 7. The company tries to do anything to strengthen employees' social identity as an essential part of the company.

Framework

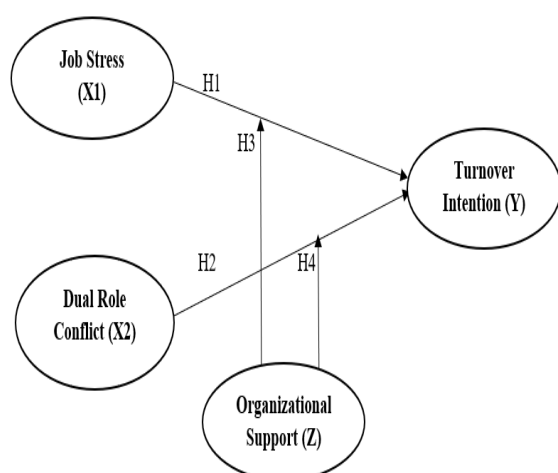


Figure 2. Conceptual Framework

H1: Job stress (X1) positively and significantly affects Turnover Intention (Y) in female employees at BPJS Ketenagakerjaan.

H2: Dual role conflict (X2) positively and significantly affects Turnover Intention (Y) in female employees at BPJS Ketenagakerjaan.

H3: Organizational Support (Z) weakens the effect of job stress on Turnover Intention (Y) in female employees at BPJS Ketenagakerjaan.

H4: Organizational Support (Z) weakens the effect of dual role conflict on Turnover Intention (Y) in female employees at BPJS Ketenagakerjaan.

MATERIALS & METHODS

The type of research in this study is quantitative research. The variables associated with this study are the independent variables, namely job stress variable (X1) and dual role conflict (X2),

the moderating variable is organizational Support (Z), and the dependent variable is turnover intention (Y). The target population used in this study were all married female employees of BPJS Ketenagakerjaan, totaling 1758 employees.

This study took samples from married female BPJS Ketenagakerjaan employees. Based on these characteristics, the appropriate sampling method is to use the purposive sampling method. The minimum sample size based on (Joseph F Hair,., 2017) that the proper sample size (observation data) is between 100-200 because it uses the Maximum Likelihood Estimation (MLE) estimation technique. Thirty indicators were obtained from the variables of this study.

Therefore, the respondents who became the sample in this study amounted to $30 \times 5 = 150$, which means that the assumption for the sample has been realized where the minimum sample in SEM is 150. The number of samples taken, 181, exceeds the minimum number required. With this number of samples, the basic assumptions of SEM regarding sample size are met, ensuring that the analysis results have sufficient validity and reliability to support the study's conclusions. The collected questionnaire data were analyzed using an interval scale.

Considering the theoretical framework, the data analysis technique used in the research uses quantitative analysis with examples of SEM (Structural Equation Modeling) and structural equation modeling using the Smart PLS program.

RESULT

Full Structural Model

A. Outer Model Evaluation Full Model

1. Convergent Validity

a) Loading Factor

Convergent validity is part of the measurement model (measurement model), which is usually called the outer model in SEM-PLS. In contrast, in covariance-based SEM, it is called confirmatory factor

analysis (CFA). Indicators with loadings below 0.40 should be removed from the model. However, for indicators with loadings between 0.40 and 0.70, we should analyze the impact of the decision to remove the indicator on the average variance extracted (AVE) and composite reliability. We can remove indicators with loadings between 0.40 and 0.70 if the indicator can increase the average variance extracted (AVE) and composite reliability above its threshold. The AVE threshold is 0.50, and the composite reliability is 0.7. Another consideration when removing indicators is the impact on the content validity of the construct. Indicators with small loadings are sometimes maintained because they contribute to the content validity of the construct. From Figure 3, the convergent validity test shows no indicators <0.7, so no indicators should be removed.

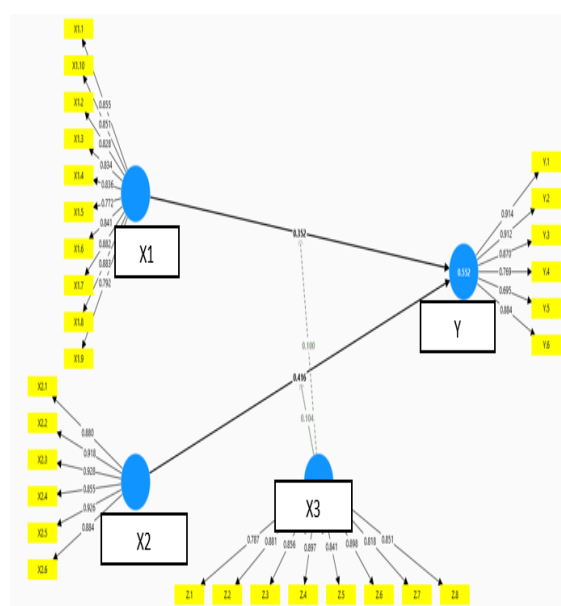


Figure 3. Loading Factor Full Model
Source: Data processing results with SmartPLS

b) AVE (Average Variance Extracted)
Based on the validity test of outer loading in Table 4.8 and Figure 4.2, it is known that all outer loading values are > 0.7, which means that they have met the validity requirements based on the outer loading value. Furthermore, validity testing is based on the average variance extracted (AVE) value.

Table 6. Validity Testing Based on Average Variance Extracted (AVE)

Variables	Average variance extracted (AVE)
Organizational Support (Z)	0.730
Dual Role Conflict (X2)	0.808
Job Stress (X1)	0.703
Turnover Intention (Y)	0.714

Source: Data processing results with SmartPLS

The recommended AVE value is above 0.5. All AVE values are known to be > 0.5, meaning they have met the validity requirements based on AVE.

2. Discriminant Validity

a) Fornel-Lacker Criterion

Based on Table 7, discriminant validity testing with the Fornel-Larcker criterion, where each variable has a root of AVE that is greater than the correlation between variables so that the discriminant validity test is met

Table 7. Discriminant Validity Test: Fornell and Larcker

Variables	Organizational Support (Z)	Dual Role Conflict (X2)	Job Stress (X1)	Turnover Intention (Y)
Organizational Support (Z)	(0.854)			
Dual Role Conflict (X2)	0.205	(0.899)		
Job Stress (X1)	0.152	0.399	(0.838)	
Turnover Intention (Y)	0.398	0.576	0.536	(0.845)

Note: The values between "()" are the square roots of AVE.

Source: Data processing results with SmartPLS

In discriminant validity testing, a latent variable's AVE square root value is compared with the correlation value between the latent variable and other latent variables. It is known that the AVE square root value for each latent variable is greater than the correlation value between the latent variable and other latent variables. So, it is concluded that it has met the requirements for discriminant validity.

b) HTMT (Heterotrait-Monotrait)

Based on Table 8, testing with HTMT, where all variables have an HTMT value <0.9, means that all variables have strong discriminant validity.

Table 8. Discriminant Validity Test: HTMT

Variable	Organizational Support (Z)	Dual Role Conflict (X2)	Job Stress (X1)
Dual Role Conflict (X2)	0.213		
Job Stress (X1)	0.159	0.404	
Turnover Intention (Y)	0.421	0.596	0.559

Source: Data processing results with SmartPLS

Based on the results of the discriminant validity test using the HTMT approach, it is known that all values are <0.9 , which means that it is concluded that the discriminant validity requirements based on the HTMT approach have been met.

3. Reliability Test

c) Internal Consistency Reliability

Based on Table 9, consistency testing on each item in the dimension level, where all exogenous and endogenous variables Cronbach's alpha and composite reliability > 0.7 , means all items in the variable have good reliability.

Table 9. Composite Reliability

Variables	Cronbach's alpha	Composite reliability (rho_a)
Organizational Support (Z)	0.947	0.952
Dual Role Conflict (X2)	0.953	0.965
Job Stress (X1)	0.953	0.955
Turnover Intention (Y)	0.918	0.931

Source: Data processing results with SmartPLS 3.0

The recommended CR value is above 0.7. All CR values are known to be > 0.7 , meaning they have met the reliability requirements based on CR.

B. Inner Model Evaluation

1. Measurement Model Significance Test

a) Direct Effect Significance Test

Table 10. Path Coefficient Test and Significance of Influence

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Des.
Organizational Support (Z) -> Turnover Intention (Y)	0.318	0.308	0.070	4.579	0.000	Sig.
Dual Role Conflict (X2) -> Turnover Intention (Y)	0.416	0.396	0.091	4.573	0.000	Sig.
Job Stress (X1) -> Turnover Intention (Y)	0.352	0.369	0.089	3.932	0.000	Sig.
Organizational Support (Z) x Job Stress (X1) -> Turnover Intention (Y)	0.100	0.097	0.057	1.758	0.040	Sig.
Organizational Support (Z) x Dual Role Conflict (X2) -> Turnover Intention (Y)	0.104	0.103	0.061	1.717	0.043	Sig.

Source: Data processing results with SmartPLS 3.0

Based on the results in Table 10, the following results were obtained:

- 1) The path coefficient value of Dual Role Conflict (X2) is 0.416 and is significant, with T-Statistics = $4.573 > 1.647$ and P-Values = $0.000 < 0.05$ (Hypothesis Accepted). These results indicate that Dual Role Conflict (X2) positively affects Turnover Intention (Y). This means that the increasing Dual Role Conflict will increase Turnover Intention.
- 2) The coefficient value of Job stress (X1) is 0.352 and is significant, with T-Statistics = $3.932 > 1.647$ and P-Values = $0.000 < 0.05$ (Hypothesis Accepted). These results indicate that Job stress (X1) positively affects Turnover Intention (Y). This means that increasing job stress will increase turnover intention.
- 3) Organizational Support (Z) significantly moderates the effect of Job stress (X1) on Turnover Intention (Y), with T-Statistics = $1.758 > 1.647$ and P-Values = $0.040 < 0.05$ (Moderation Hypothesis Accepted).
- 4) Organizational Support (Z) significantly moderates the effect of Dual Role Conflict (X2) on Turnover Intention (Y), with T-Statistics = $1.717 > 1.647$ and P-Values = $0.043 < 0.05$ (Moderation Hypothesis Accepted).
- 5) The Q-Square value of Turnover Intention (Y) is 0.378, which means that Job stress (X1) and dual Role Conflict (X2) have predictive relevance to Turnover Intention (Y).
- 6) It is known that based on the results of the SRMR goodness of fit test, the SRMR value = $0.075 < 0.1$, so it is concluded that the model is FIT.

2. Model Quality Test

a) R Square

Table 11. R Square

Variable	R-square	R-square adjusted
Turnover Intention (Y)	0,552	0,540

Source: Data processing results with SmartPLS

Based on the R² value in Table 11, it is known that the R² value of Turnover Intention is 0.540. This value can be interpreted as the variables of Job stress (X1), Dual Role Conflict (X2), and Organizational Support (Z) influencing Turnover Intention by 54%. The remaining 46% is influenced by other factors not examined in this study, such as job satisfaction, organizational commitment, workload, work-life balance, leadership, work culture, and work environment.

b) f Square (Effect Size)

Based on Table 12, the most considerable square value or effect size on dual role conflict on turnover intention is 0.310, which is included in the moderate category. The smallest effect size is dual role conflict on turnover intention, with organizational Support as a moderating variable of 0.196.

Table 12. f Square

Variable	Organizational Support (Z)	Dual Role Conflict (X2)	Job Stress (X1)	Turnover Intention (Y)	Organizational Support (Z) x Job Stress (X1)	Organizational Support (Z) x Dual Role Conflict (X2)
Organizational Support (Z)				0,196		
Dual Role Conflict (X2)				0,310		
Job Stress (X1)				0,231		
Turnover Intention (Y)						
Organizational Support (Z) x Job Stress (X1)				0,049		
Organizational Support (Z) x Dual Role Conflict (X2)				0,043		

Source: Data processing results with SmartPLS

Based on the validity and reliability test, 30 statements representing the variables were declared valid and reliable for research.

Table 13. Path Coefficients

Variable	Original sample (O)	P values	Conclusion
Organizational Support (Z) -> Turnover Intention (Y)	0.318	0.000	Accepted
Dual Role Conflict (X2) -> Turnover Intention (Y)	0.416	0.000	Accepted
Job Stress (X1) -> Turnover Intention (Y)	0.352	0.000	Accepted
Organizational Support (Z) x Job Stress (X1) -> Turnover Intention (Y)	0.100	0.040	Accepted
Organizational Support (Z) x Dual Role Conflict (X2) -> Turnover Intention (Y)	0.104	0.043	Accepted

Source: Data processing results with SmartPLS

CONCLUSION

Based on the results of the study, it can be concluded that:

1. Job stress has a positive effect on Turnover Intention. The higher the level of job stress, the greater the employee's desire to leave the organization.
2. Dual Role Conflict has a positive effect on Turnover Intention. Job conflict has a dominant influence on employee turnover (turnover intention).
3. Organizational Support significantly weakens the effect of Job stress on Turnover Intention. The variable of organizational Support can moderate the impact of job stress on turnover intention.
4. Organizational Support significantly weakens the effect of Dual Role Conflict on Turnover Intention. So, it can be said that the impact of dual role conflict on turnover intention can be moderated by Organizational Support.

SUGGESTIONS

a. For Further Research

- 1) Further research can use moderating variables other than organizational Support, such as work culture, job satisfaction, and organizational commitment.
- 2) Further research can examine various industrial sectors (e.g., manufacturing, health, education) to identify differences in patterns in each industry.
- 3) Further research can identify the types of organizational Support most effectively moderating the impact of dual role conflicts, such as flexible working hours, employee welfare programs, or time management training.
- 4) Further research can examine various forms of organizational Support (such as emotional support, material support, training, or work flexibility policies) to determine the types of Support most effective in mitigating the impact of job stress on turnover

intention.

- 5) Further research can examine how leadership style affects employees' perceptions of organizational Support and how this interacts with job stress to reduce turnover intention.

b. BPJS Ketenagakerjaan

- 1) BPJS Ketenagakerjaan can introduce or strengthen support programs for employees who experience job stress. This program can include psychological counselling, stress management training, or forming discussion groups that allow employees to share experiences and solutions to problems.
- 2) BPJS Ketenagakerjaan can consider collaborating with daycare services for employees to balance career and family and reduce turnover intention for employees with children.
- 3) Improving communication channels between managers and employees can help provide more personalized Support. Holding regular feedback sessions with employees to listen to their complaints and needs related to job stress can reduce feelings of indifference and increase commitment to the organization.
- 4) BPJS Ketenagakerjaan can consider placing employees in work locations that are close to their families so that they can encourage employees to be more focused and productive in their work.
- 5) BPJS Ketenagakerjaan can develop internal policies that provide flexibility for employees who face dual role conflicts. These policies can include flexible work schedules, opportunities to talk to HR or managers about their problems, and adequate human resource support to overcome the dual burden.
- 6) Encouraging more open and transparent communication between employees and managers to discuss their workload and roles can help

identify potential dual role conflicts early on. Mentoring programs with managers can effectively discuss challenges faced by employees and find appropriate solutions.

- 7) BPJS Ketenagakerjaan can consider integrating organizational support into the employee performance evaluation system by assessing work results, employee well-being, and satisfaction. With this approach, employees will feel appreciated and more motivated to stay in the organization despite facing dual role conflicts.

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