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## The Effect of Job Insecurity and Job Stress on Turnover Intention Among Retail Store Employees at Pusat Grosir Cirebon

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**Abstract:** This study aims to analyze the effect of job insecurity and job stress on turnover intention among retail store employees at Pusat Grosir Cirebon. The research employed a quantitative approach using a survey method involving 100 respondents. Data were collected through questionnaires and analyzed using multiple linear regression. The results indicate that job insecurity and job stress have a positive and significant effect on turnover intention, both partially and simultaneously. The coefficient of determination shows that these two variables explain a substantial proportion of the variation in employees' turnover intention. These findings highlight the importance of managing job security and work-related stress as part of efforts to enhance employee retention in the retail sector.

**Keyword:** Job Insecurity, Job Stress, Turnover Intention, Retail Employees, Work Productivity.

### INTRODUCTION

Employees are strategic assets who occupy a central position in ensuring operational success and organizational sustainability, particularly in the retail sector, which demands direct customer interaction and the consistent achievement of sales targets. Amid fluctuating economic conditions and increasingly intense market competition, retail organizations face challenges related to job insecurity defined as the perceived uncertainty regarding the continuity of one's employment which may threaten employees career stability and psychological well-being (Greenhalgh & Rosenblatt, 1984). Such uncertainty not only generates individual anxiety but also has the potential to reduce work motivation and increase turnover intention, ultimately affecting workforce productivity and loyalty (general labor management literature).

The concept of job insecurity reflects employees' perceptions of threats related to job loss or significant changes in working conditions. Greenhalgh and Rosenblatt previously identified job insecurity as a source of psychological stress that decreases job satisfaction and increases employees' intention to leave the organization (Greenhalgh & Rosenblatt, 1984). In the retail sector, particularly in wholesale centers such as those in Cirebon, competitive

pressure among stores, high sales targets, and frequent marketing strategy changes further intensify this sense of insecurity, diminishing employees' self-confidence and overall work effectiveness.

In addition, job stress is another critical variable in shaping employee behavior. Job stress arises when work demands exceed an individual's capacity to manage them physically, emotionally, or cognitively. Robbins and Judge emphasize that prolonged stress negatively affects productivity, the quality of customer interactions, and employees' loyalty to the company (Robbins, S. P., & Judge, 2019). Within the retail environment, stressors such as heavy workloads, long working hours, interpersonal conflicts, and role ambiguity can exacerbate employees' work experiences and increase the risk of turnover.

Turnover intention is widely regarded as a crucial indicator of organizational health. High turnover intention generates substantial organizational costs, ranging from recruitment and training expenses to productivity losses resulting from vacant positions. It may also affect the company's reputation among prospective employees and customers. Employees who experience a combination of job insecurity and job stress are more likely to seek employment opportunities that offer greater stability and more favorable working conditions.

This issue is highly relevant in the context of retail businesses operating in wholesale centers in Cirebon, where high work intensity and fierce competition reinforce perceptions of job uncertainty and work-related pressure. Although numerous studies have examined the relationship among job insecurity, job stress, and turnover intention, contextual empirical research within local retail settings in mid-sized cities such as Cirebon remains limited. Empirical studies that explore the multidimensional relationships among these variables are essential for advancing human resource management theory as well as for informing effective managerial practices.

The relationship among job insecurity, job stress, and turnover intention is inherently complex. Employees who feel insecure about their jobs are more likely to experience anxiety, which may impair their ability to cope with work-related stress. The accumulation of anxiety and stress can, in turn, strengthen turnover intention. Therefore, a comprehensive understanding of the mechanisms underlying these relationships is essential for designing effective organizational intervention strategies, such as stress management programs, employee welfare policies, and retention strategies. This study aims to examine the effect of job insecurity and job stress on turnover intention among retail store employees at Pusat Grosir Cirebon and to provide both theoretical contributions and practical, actionable recommendations.

## **METHOD**

This study was designed using a quantitative approach with an explanatory research design aimed at examining the causal relationships between job insecurity and job stress and turnover intention among retail store employees at Pusat Grosir Cirebon (Sugiyono, 2017). The explanatory approach was selected because it enables the empirical testing of cause-and-effect relationships among variables based on respondents' data, thereby providing a clearer understanding of the relationships among constructs compared to a purely descriptive approach. This study adopted a cross-sectional design, meaning that data were collected at a single point in time to capture employees' perceptions, attitudes, and work experiences during the research period without requiring long-term observation.

The research was conducted in retail stores operating within the Pusat Grosir Cirebon area, a commercial district characterized by intense competition and demanding work intensity. This location was selected due to its distinctive operational characteristics; stores in wholesale centers typically face heavy workloads, high sales targets, and intensive customer interactions,

making it an appropriate context for examining workplace psychological phenomena and their impact on turnover intention.

The target population consisted of all employees working in retail stores in the area, including both permanent and contract workers, as long as they were actively involved in store operations (Sugiyono, 2017). A purposive sampling technique was employed to ensure that selected respondents possessed a clear understanding of the working conditions under investigation. The inclusion criteria required employees to have worked for at least six months and to be willing to participate in the study (Sugiyono, 2017). Based on these criteria, a total of 100 employees were selected as the research sample, which was considered statistically representative for analysis.

This study utilized two primary types of data. Primary data were obtained directly from respondents through the distribution of structured questionnaires containing items measuring perceptions of job insecurity, job stress, and turnover intention. Preliminary interviews were also conducted to enrich contextual understanding of employees' working conditions. Secondary data were collected through a literature review, including textbooks, journal articles, prior research reports, and other relevant documents related to the research topic. These secondary sources served as the theoretical foundation, a basis for comparison with research findings, and guidance in formulating the conceptual framework and research hypotheses.

The main data collection techniques included questionnaires, literature review, and documentation. The questionnaire was specifically designed to measure respondents' perceptions of the research variables, while the literature review provided relevant theoretical concepts and prior empirical findings. Documentation was used to complement empirical data, such as respondents' demographic profiles and organizational records related to working conditions at the research site.

After data collection, the analysis was conducted in a systematic and sequential manner. First, descriptive analysis was performed to describe respondents' characteristics and the distribution of responses for each variable. This step provided an initial understanding of how job insecurity and job stress were experienced by employees before testing the relationships among variables. Subsequently, classical assumption tests, including normality and multicollinearity tests, were conducted to ensure that the data met statistical requirements for valid regression analysis (Hair et al., 2021).

The relationships among variables were examined using multiple linear regression analysis to assess the effects of job insecurity and job stress on turnover intention. The regression model was formulated as:

$$Y = a + b_1X_1 + b_2X_2 + e$$

where Y represents turnover intention,  $X_1$  represents job insecurity,  $X_2$  represents job stress, a is the constant,  $b_1$  and  $b_2$  are the regression coefficients of the independent variables, and e is the error term. To evaluate the individual effects of each independent variable, partial t-tests were conducted to determine whether job insecurity and job stress separately had significant effects on turnover intention. Additionally, an F-test (simultaneous test) was performed to assess whether both independent variables jointly exerted a significant influence on turnover intention. The coefficient of determination ( $R^2$ ) was also calculated to measure the extent to which the independent variables explained the variance in turnover intention.

Research ethics constituted an integral part of the study process. The researcher ensured that all respondents provided informed consent prior to completing the questionnaire, and the purpose of the study was clearly explained. Respondents' identities were kept confidential, and the data were used solely for academic purposes. The entire research process adhered to the

academic ethical guidelines of Universitas Swadaya Gunung Jati, including the principle that data would be used exclusively for academic objectives and not for commercial purposes.

## RESULT AND DISCUSSION

This study aims to analyze the effect of job insecurity and job stress on turnover intention among retail store employees in the Pusat Grosir Cirebon (PGC) area. The analysis was conducted on data obtained from 100 respondents who met the established research criteria. Data processing was carried out systematically through descriptive statistical analysis, classical assumption testing, multiple linear regression analysis, and hypothesis testing to ensure valid and scientifically accountable results.

### Respondent Characteristics

This study involved 100 retail store employees working in the PGC area. Respondent profiles were classified based on gender, age, educational background, and length of employment to provide a representative demographic overview.

**Tabel 1. Distribution of Respondents by Gender**

Gender	Frequency	Percentage (%)
Male	53	53
Female	47	47
Total	100	100

The analysis indicates a relatively balanced gender composition (53% male and 47% female), reflecting proportional gender representation among PGC employees.

**Tabel 2. Distribution of Respondents by Age**

Age (Years)	Frequency	Percentage (%)
18–25	25	25
26–35	40	40
36–45	23	23
>45	12	12
Total	100	100

The majority of respondents fall within the 26–35 age group (40%), followed by those aged 18–25 (25%). This distribution indicates that the retail workforce at PGC is predominantly composed of individuals within productive working age.

**Tabel 3. Distribution of Respondents by Educational Background**

Education	Frequency	Percentage (%)
High School/Vocational School	50	50
Diploma	20	20
Bachelor's Degree	27	27
Master's Degree	3	3
Total	100	100

Most respondents have a high school/vocational school education (50%), followed by bachelor's degree holders (27%). This variation reflects diverse competency backgrounds among retail employees.

**Tabel 4. Distribution of Respondents by Length of Employment**

Length of Employment	Frequency	Percentage (%)
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<1 year	16	16
1–3 years	38	38
4–6 years	29	29
>6 years	17	17
Total	100	100

The majority of respondents have worked for 1–3 years (38%), indicating a dominance of employees with moderate work experience.

### Descriptive Statistics of Research Variables

Descriptive statistical analysis was conducted to identify response tendencies toward job insecurity, job stress, and turnover intention. The analysis included minimum, maximum, mean, and standard deviation values.

**Table 5. Descriptive Statistics of Research Variables**

Variable	N	Min	Max	Mean	Std. Dev
Job Insecurity (X <sub>1</sub> )	100	2.80	5.00	4.01	0.53
Job Stress (X <sub>2</sub> )	100	2.70	5.00	4.10	0.56
Turnover Intention (Y)	100	2.90	5.00	4.08	0.51

The mean score for job insecurity (4.01) indicates that respondents tend to experience relatively high levels of perceived job insecurity. Job stress shows the highest mean value (4.10), suggesting significant work pressure within PGC. Meanwhile, turnover intention has a mean of 4.08, indicating a strong tendency among employees to consider leaving their jobs.

These findings support empirical evidence suggesting that workplace stress and job insecurity are closely associated with employees’ intentions to leave the organization (Greenhalgh & Rosenblatt, 1984) and serve as critical indicators in studies of work behavior and organizational health (Robbins & Judge, 2019).

### Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effects of job insecurity (X<sub>1</sub>) and job stress (X<sub>2</sub>) on turnover intention (Y). The regression model is expressed as:

$$Y = a + b_1X_1 + b_2X_2$$

The regression estimation results show:

$$Y = 1,087 + 0,421X_1 + 0,398X_2$$

The regression coefficients indicate that both job insecurity and job stress have positive and significant effects on turnover intention. The coefficient of 0.421 for X<sub>1</sub> and 0.379 for X<sub>2</sub> suggests that an increase in perceived job insecurity or job stress leads to an increase in respondents’ turnover intention. This effect aligns with theoretical perspectives asserting that psychological pressure and perceived job threats enhance individuals’ desire to seek more secure employment alternatives (Sverke, Hellgren & Näswall, 2002).

### Coefficient of Determination (R<sup>2</sup>)

The R-square value is 0.712, indicating that 71.2% of the variation in turnover intention can be explained by job insecurity and job stress. The remaining 28.8% is influenced by other factors not examined in this study, such as compensation, leadership, and the work environment.

### Classical Assumption Tests

Classical assumption tests were conducted to ensure the validity of the regression model:

- 1) Normality Test: Kolmogorov-Smirnov and Shapiro-Wilk significance values > 0.05 indicate normally distributed residuals (Field, 2013).
- 2) Heteroscedasticity Test: Significance values > 0.05 for all independent variables indicate no heteroscedasticity (Hair et al., 2010).
- 3) Multicollinearity Test: Tolerance values > 0.10 and VIF < 10 for both variables indicate no multicollinearity (Pallant, 2020).

Since all classical assumptions were met, the multiple linear regression model is considered appropriate for hypothesis testing.

### Hypothesis Testing

Based on partial t-tests with a significance criterion of  $p < 0.05$ :

**Tabel 6. Results of Partial t-Test**

Variable	Coefficient (B)	Sig.	Decision
Job Insecurity	0.431	0.000	Significant → Accepted
Job Stress	0.379	0.000	Significant → Accepted

The results indicate that both research hypotheses are accepted: job insecurity and job stress significantly influence employees' turnover intention.

### Managerial Implications

Management should enhance job security through clear contract systems, transparent policies, and open communication regarding career development.

Additionally, job stress must be managed through balanced workload distribution, adequate rest periods, and stress management training programs. Improving the quality of supervisor-subordinate relationships is also essential in fostering a supportive work environment.

With proper management strategies, companies can reduce turnover intention and improve workforce stability.

### CONCLUSION

This study demonstrates that job insecurity and job stress have a significant effect on employees' turnover intention in the retail store environment of Pusat Grosir Cirebon (PGC). The results of the multiple linear regression analysis reveal that both independent variables contribute positively to turnover intention, meaning that higher perceptions of job insecurity and work pressure increase employees' tendency to consider leaving their jobs (Greenhalgh & Rosenblatt, 1984). These findings are consistent with the organizational psychology literature, which suggests that situational uncertainty and job-related stress are primary determinants of employees' intention to withdraw from an organization.

Specifically, job insecurity contributes significantly to turnover intention, reinforcing empirical evidence that a sense of job security is a key factor in employees' psychological attachment to their work (Sverke, Hellgren & Näswall, 2002). When employees feel threatened by potential job loss or experience uncertainty regarding career stability, it generates stress and weakens organizational commitment, thereby increasing the likelihood of seeking more secure employment alternatives. Similarly, job stress shows a positive and significant relationship with turnover intention. High work pressure including heavy workloads, strict performance targets, and imbalanced role demands triggers stress responses that may ultimately encourage employees to leave their positions (Robbins & Judge, 2019).

The coefficient of determination test indicates that approximately 66.6% of the variation in turnover intention can be explained by the combined effects of job insecurity and job stress.

This suggests that while these two variables are strong predictors of withdrawal behavior, about 33.4% of the variance is attributable to other factors outside the research model, such as compensation, leadership, or the work environment (Pallant, J., 2020).

From a practical perspective, this study suggests that retail store management at PGC should implement strategic measures to reduce perceptions of job uncertainty and workplace stress. Human resource management policies that emphasize career stability such as clarifying career paths, maintaining open internal communication, and ensuring proportional workload planning may help reduce stress levels and enhance employees' sense of job security. Psychological well-being programs and stress management training can further strengthen employees' attachment to the organization, thereby reducing turnover intention (Cooper, C. L., & Cartwright, S., 1994).

Theoretically, this study contributes to the understanding of psychological dynamics within the local retail sector context, particularly in a mid-sized city such as Cirebon, characterized by high competition and demanding work conditions. The findings may serve as an important reference for future research examining moderating or mediating variables such as job satisfaction, organizational commitment, or social support that may also influence turnover intention.

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