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## Emotional Intelligence as a Predictor of Job Stress, Job Satisfaction and Intention to Leave

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### **Abstract:**

*Insurance agents are salespeople who play an important role in marketing of insurance products. Challenges of insurance agents jobing in private insurance companies in Indonesia have become increasingly severe since the government imposed BPJS for the entire community. Insurance agents are required to be able to increase the sales volume of insurance products that are not guaranteed by BPJS. This demand causes agents to job in depressed conditions so that they are prone to job stress and create opportunities for intention to leave. The purpose of this study was to examine the effect of: emotional intelligence on job stress, emotional intelligence on intention to quit, emotional intelligence on job satisfaction, job stress on job satisfaction, job stress on intention to quit, and job satisfaction on intention to quit. This research is classified as explanatory research. A total of 68 private insurance agents obtained by proportional random sampling technique were asked to fill out questionnaires. Data analysis was carried out with GSCA. The results of the study concluded that all exogenous variables affect the endogenous variables*

**Keywords:** Emotional intelligence, job stress, job satisfaction, intention to leave

### **1. Introduction**

Intention to quit is an individual's intention to voluntarily leave the organization, and has not become an actual behavior or is a hidden potential and has the opportunity to become a real behavior. Intention to quit is an effective indicator of employee turnover (Hom & Griffeth, 1995). Employees have several reasons that indicate the desire to quit or leave an organization, then move to another organization. These reasons for each individual are not necessarily the same. However, currently there is consistency in research findings that can be used as an antecedent of employee desires to leave the organization (intention to quit), namely: experiences related to job stress, job factors related to stress job (stressor), lack of commitment in organization and job dissatisfaction (Firth et al., 2004).

As is known that Law No. 24 of 2011 concerning the Badan Penyelenggara Jaminan Sosial (BPJS) has been in effect since January 2014. BPJS is a new institution established to organize social security programs in Indonesia. Starting January 1, 2014, PT Askes (Persero) transformed into "BPJS Kesehatan (Health BPJS)". Then in 2015, PT. Jamsostek (Persero) transformed into "BPJS Ketenagakerjaan (Employment BPJS)". BPJS is a public legal entity under the president who is responsible for organizing the social security system. The social security in question is a guarantee from the state that all residents in Indonesia can fulfill the basic needs of their proper life. In other words, if there are people in Indonesia who are sick, accidents at job, entering retirement, or passing away, the BPJS is the institution that is responsible for ensuring that the people are not in danger. BPJS is divided into two, namely: 1) Health BPJS, which is responsible for organizing health insurance programs, 2). Employment BPJS, which is responsible for organizing job accident insurance programs, pension benefits, pension insurance and death.

After the enactment of the BPJS, private insurance companies are faced with two conditions. The first condition, insurance companies that provide product services equivalent to BPJS will tend to be abandoned by customers, because BPJS monthly fees are cheaper. In contrast to the second condition, insurance companies that provide product services above the BPJS level will continue to exist because they can still pursue the upper middle-class customer segment. Both conditions are not easy for the insurance agent profession. The first condition caused the strong desire to leave the company / intention to quit, because the insurance company suffered a loss due to the transfer of customers to the BPJS who were able to provide various service coverage with cheaper monthly fees. The second condition still encourages the intention to quit, because insurance agents are required to find new customers who need services with a higher level of service than BPJS services. This new prospective customer is, of course, quantitatively smaller, forcing insurance agents to job hard to get it.

This study assumes that intention to quit is a behavior that has not yet been realized. Before changing to actual quit or actual turn over, this behavior can be influenced by other variables, for example influenced by the emotional

intelligence of the agent, the stress level of his job, and the level of job satisfaction. Based on the description in the background, the following research questions can be formulated:

- Does emotional intelligence have a significant effect on job stress?
- Does emotional intelligence have a significant effect on intention to quit?
- Does emotional intelligence have a significant effect on job satisfaction?
- Does job stress have a significant effect on job satisfaction?
- Does job stress have a significant effect on Intention to quit?
- Does job satisfaction have a significant effect on Intention to quit?

## 2. Literature Review

### 2.1. Emotional Intelligence

Goleman (1998) introduces emotional intelligence based on performance theory (which is based on achievement) which includes a set of separate abilities that integrate cognitive and affective skills. Emotional intelligence is the ability to express one's own feelings and feelings of others, the ability to motivate yourself, and the ability to manage emotions well, in interacting with others. Goleman (1998) identifies five dimensions of emotional intelligence which consist of self-awareness, self-management, self-motivation (motivation), empathy (empathy) and social skills (social skills).

### 2.2. Job Stress

Stress is a psychological or physiological symptom that is felt by employees because of pressure or demands when carrying out a task (Drenth et al., 1998). Stress symptoms can be classified into 3 general categories; physiological, psychological, and behavioral (Langton & Robbins, 2006). Job stress does not always produce bad results in human life. Selye (1982) distinguishes stress into 2, namely destructive distress and eustress which is a positive force. Stress is needed to produce high performance. Likewise, job stress can have a negative effect, but in general the symptoms caused by job stress have more adverse effects on employees and the company. The adverse effects caused by stress are also called distress.

### 2.3. Job Satisfaction

Experts have various points of view in providing limits on job satisfaction. Satisfaction is an emotional expression that is pleasant / positive, after an assessment of a job that has been done (Luthans, 2007). Robbins (2003) states that job atmosphere, supervision, current wages, promotion, relationships with colleagues and leaders, are aspects that cause job satisfaction. Luthans (2007) mentions these aspects: wages, jobs, promotions, supervision, and co-worker.

### 2.4. Intention to Quit

Intention to quit is the intention of individual behavior to voluntarily leave the organization. Intention to quit occurs through a psychological process that begins with a decrease in the level of job satisfaction. Furthermore, low job satisfaction will affect the decline in motivation characterized by, among others: stress, physical pain, laziness to job, quality of job decreases, personal communication decreases, arises of ignorance towards the job duties. Next the employee will decide to think and intend to go out to find alternative jobs. Eventually employees compare alternative jobs with their current jobs and make a decision to stay or leave the company. In the last stage is the action taken by employees to stay or leave the organization (Mangkuprawira, 2007). Many researchers have tried to answer the question of what determines people's intention to stop by investigating the possibility of antecedents from their intention to quit. At present there is consistency in research findings, which can be an antecedent desire of employees to stop (intention to quit). There are several reasons why people quit an organization moving to another organization or why people leave the organization. Experience related to job stress (job stress), job factors that cause stress related, lack of commitment in the organization, and job dissatisfaction make employees stop (Firth et al., 2004).

- H1. Effect of Emotional Intelligence on Job Stress

Yamani *et al.* (2014) aimed to examine the effect of emotional intelligence and job stress on 202 employees of Isfahan University of Medical Sciences (IUMS). Data analysis with regression. The results of the study explain that emotional intelligence has a negative influence with job stress. Individuals who have high emotional intelligence are low on job stress. Hosseini's research (2015) is intended to determine the relationship between emotional intelligence and job stress on administrative and academic employees of Lorestan Payame Noor University. The study population was 100 employees (50 administrations and 50 academic employees) from Lorestan Payame Noor University and was selected by cluster sampling. Data and information obtained from this study were analyzed using Pearson correlation and t test. The results showed that there was a significant relationship between emotional intelligence and job stress. Samaei *et al.* (2017) examine the relationship between emotional intelligence and job stress on job fatigue. The sample was 300 nurses at a public hospital in Kerman. Data analysis with SEM. The results of the study explain that emotional intelligence and job stress affect job fatigue. In addition, there is a significant negative influence of emotional intelligence on job stress and increased emotional intelligence can reduce job stress.

- H2. The Effect of Emotional Intelligence on Intention to Quit

Khanolkar (2013) aims to examine the relationship between emotional intelligence, employee involvement and intention to quit. Data was collected from 160 pharmaceutical industry salesmen in India. The analysis shows that there is a significant positive correlation between emotional intelligence and employee involvement. Employee involvement has a

significant negative correlation with intention to quit. There is no significant correlation between emotional intelligence and intention to quit. The correlation between emotional intelligence and intention to quit was found to be different than expected. This correlation was found to be negative but not significant.

Orgunbamila *et al.* (2014) aimed to examine the effect of job stress, employee emotions, and emotional intelligence on intention to quit. These three variables are used to predict the intention to quit bank employees and health employees. The research sample consisted of 270 employees. The results of multiple regression analysis explain that job stress has no positive effect on intention to quit (H1 rejected), or in other words job stress is not a strong predictor of intention to quit. The results of the analysis also show that the emotions of employees have a positive effect on the intention to quit (H2 accepted), the emotions of employees increase their intention to quit. The results of the next analysis, emotional intelligence affects negatively on the intention to quit (H3 is accepted).

Akhtar MW *et al.* (2017) aims to examine the moderating role of Organizational commitment in mediating the relationship between emotional intelligence and turnover intention. A sample of 348 Telkom employees in Lahore. Data analysis with regression. The results of the study explain that emotional intelligence has a positive effect on organizational commitment. In addition, emotional intelligence negatively affects turnover intention.

The findings of Pradhan's research (2018) explain that abusive supervision has a significant positive effect on intention to quit. The research findings also explain that there is a negative influence on emotional intelligence on intention to quit. In addition, emotional intelligence significantly moderates the relationship between abusive supervision and intention to quit

- H3. Effect of Emotional Intelligence on Job Satisfaction

The results of the study by Shooshtarian *et al.* (2013) on 350 Fars Province industry employees in Iran showed that employee emotional intelligence is positively related to job satisfaction. In addition, there is a significant relationship between emotional intelligence and employee performance. Seyal & Afzaal (2013) found the results of research on 90 academic staff at the Technical University of Brunei Darussalam that emotional intelligence and organizational commitment are very influential on job satisfaction. Papathanasiou & Siati (2014) explained the results of his research that in the Greek banking sector, emotional intelligence has a significant influence on the level of job satisfaction of professionals. Alnidawy (2015) explained the results of his research on 300 employees that emotional intelligence had a significant influence on employee job satisfaction.

Khan *et al.* (2016) investigate the relationship between emotional intelligence and librarian general job satisfaction. Data analysis with multiple regression. The results showed that emotional intelligence had a significant effect on job satisfaction and could encourage effective performance. Tagoe and Quarshie (2016) was to examine the relationship between emotional intelligence and job satisfaction of 120 nurses in Accra, Ghana. The findings show a significant positive correlation between emotional intelligence and job satisfaction. However, there were no significant gender differences in emotional intelligence and job satisfaction. Zamani *et al.* (2016) explained the results of his research that in 30 employees of Payam Noor University of Ardebil City, there was a significant influence on emotional intelligence and job satisfaction. Emotional intelligence includes self-awareness, self-controlling, empathy and social skills.

- H4. Effect of Job Stress on Job Satisfaction

Bemana *et al.* (2013) investigate the relationship between job stress and job satisfaction. The sample consists of 200 technical part employees, the official part and city service of the municipality in the Shiraz area, Iran. Data analysis techniques with regression. The results showed that there was a significant negative relationship between job stress and job satisfaction. The results also showed that there were no significant differences between men and women in terms of job stress and job satisfaction. Long's (2015) investigate the relationship between job stress and job satisfaction. The determinants of job stress studied include role ambiguity, role overload, and job-family conflict. The sample consisted of 386 teachers in Malacca. Descriptive analysis, Pearson correlation and multiple regression analysis are used to analyze data. As a result, the level of role ambiguity and excess role is too high. However, there is a level of moderate family job conflict. The findings also reveal that there is a significant relationship between job stress and job satisfaction. Role ambiguity that has a significant relationship with job satisfaction. The results also show that the role of ambiguity and excess role are predictors of job satisfaction.

Kamalanabhan (2016) examine the relationship between job stress, coping strategy, mental health, physical health and job satisfaction. Sample 360 industrial employees. The results show that there is a negative relationship between job stress and health (both mental and physical), there is also a negative relationship between job stress and job satisfaction. In addition, there is an impact of coping strategy on health and employee job satisfaction. The findings indicate that organizations continue to demand the best performance from their employees and that their stress levels must be managed. Strategies for managing job stress must be designed so that employees are physically and mentally healthy to do job. Talasaz *et al.* (2016) aims to examine the effect of job satisfaction and job stress on organizational commitment. The sample of this study was 107 midwives in Iran. The results showed that there was a significant negative correlation between job stress and organizational commitment; also shows a significant positive correlation between organizational commitment and job satisfaction. Linear regression shows that self-satisfaction can determine better organizational performance. In addition, job stress negatively affects job satisfaction.

- H5. Effect of Job Stress on Intention to Quit

Mosadeghrad (2013) explore the stressful conditions of job of nurses in hospitals in Isfahan, Iran. In addition, it also aims to examine the relationship between the stress of nursing job and their desire to leave the hospital. Results of data analysis: There is a strong correlation between overall job stress and job stress related to organizational policy, tasks, interpersonal relationships, and the job environment. The results of regression tests stated that job stress was positively

related to the desire to move nurses. Arshadi & Damiri (2013) examine the relationship between job stress with intention to quit and job performance, with moderated by organization-based self-esteem (OBSE). Data were collected from 286 employees in the Iranian National Drilling Company (INDC). The sample was chosen by simple random sampling method. Pearson and regression correlations are used for data analysis. The results showed a negative relationship between job stress and job performance. There is a positive relationship between job stress and intention to quit. Chika *et al.* (2016) examined the effect of job stress and depression on intention to quit. A sample of 270 teachers in the state of Ondo, Nigeria, were randomly selected from 5 local governments in the state of Ondo. Data analysis with correlation and multiple regression. The results show that job stress and depression significantly predict the desire to move from secondary school teachers. Educational planners and managers are encouraged to consider job stress factors and teacher depression when designing programs that aim to reduce intention to quit

- H6. Effect of Job Satisfaction on Intention to Quit

Issa *et al.* (2013) to examine the relationship between job satisfaction and intention to quit, and to identify what dimensions are most influential on intention to quit. Respondents were 200 salespeople. Data analysis with multiple regression. Research findings show that there is a significant negative relationship between the five dimensions of job satisfaction and intention to quit. The results of the study found that satisfaction with payment was the most dominant dimension in job satisfaction that influenced the intention to quit. Masum *et al.* (2016) identify aspects that affect job satisfaction and the intention to quit nurses employed in Turkey. Job satisfaction is found at a moderate level with 61% of nurses intended to stop. However, nurses report a high level of satisfaction with the job environment, support of supervisors, and colleagues. They also report low satisfaction rates on rewards, benefits and salaries. This study reveals a negative relationship between job satisfaction and intention to quit. Management is suggested to increase job satisfaction and retention.

## 2.5. Hypothesis

Hypothesis in this study

- H1: emotional intelligence has a significant effect on job stress
- H2: emotional intelligence has a significant effect on Intention to quit
- H3: emotional intelligence has a significant effect on job satisfaction
- H4: job stress has a significant effect on job satisfaction
- H5: job stress has a significant effect on Intention to quit
- H6: Job satisfaction has a significant effect on Intention to quit

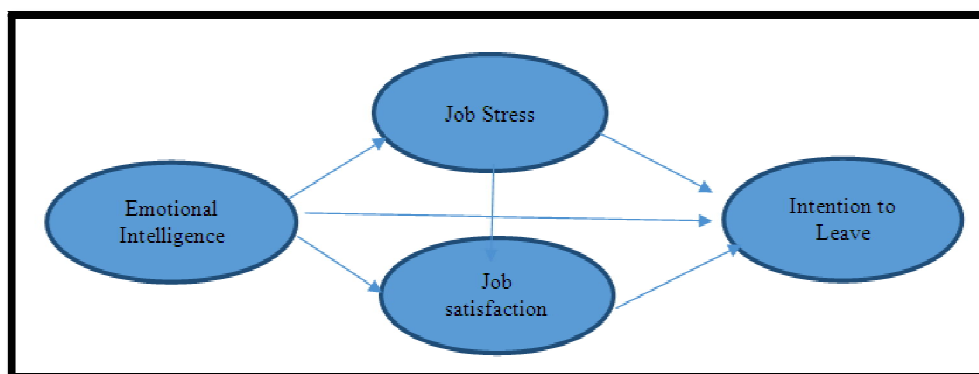


Figure1: Hypothesis Model

## 2.6. Research Method

This research belongs to the type of Explanatory Research. The population of this study were 82 employees who were status as insurance agents from 5 insurance companies that had gone public and had a branch office in Yogyakarta. The sampling technique is proportional random sampling, which is a proportional sampling technique from 5 insurance companies that are members of the population. The sample size based on the Slovin formula obtained 68 employees.

Emotional intelligence is the ability of insurance agents to manage emotions when carrying out job. The indicators are as follows: self-awareness, self-management, motivation, empathy and social skills.

Job stress is a psychological or physiological symptom that is felt by an insurance agent because of pressure / demands when carrying out a task. The indicators are as follows: anxiety because they have to report sales results, boredom because job is monotonous, boredom in serving customers, and job is delayed.

Job satisfaction is the satisfaction of insurance agents towards various aspects of their job. The indicators are as follows: satisfaction with the job, satisfaction with superiors, satisfaction with colleagues, satisfaction with payment and satisfaction with promotion opportunities.

Intention to Quit is an insurance agent's desire to leave their workplace and move to another company. The indicators are as follows: thoughts of leaving the company, thinking of finding new jobs, and activeness in finding new jobs.

The data analysis technique used is the analysis of Generalized Structured Component Analysis (GSCA). The GSCA method can be applied to complex variable relationships, can be recursive and non-recursive. (Solimun, 2013). Variance

Based on Component Based approach with GSCA in addition to predictive analysis (predictive model), can also be used to confirm the theory / model (Ghozali, 2008).

### 3. Result

#### 3.1. Descriptive Analysis Results

A total of 60 respondents (88%) were male and 8 respondents (12%) were female. Respondents aged 28 <- 37 years are the productive age group with the largest number, namely 34 people (50%). The next sequence of groups of respondents aged 37 <- 46 years, as many as 22 people (32%). The remaining 12 people (18%) belonged to the age group of respondents (46 <- 55 years). Respondents were S1 graduates, as many as 34 people (50%). Respondents with Diploma education were 16 people (24%), S2 there were 18 people (26%). Based on the jobing period, it can be seen that 32 respondents (47%) have a jobing period of 1 - 5 years, this group is the largest group. The second group is respondents with a jobing period of 5 <- 10 years, as many as 20 people (29%). The next sequence, the group of respondents with tenure of 10 <- 15 years consisting of 16 people (24%).

Based on descriptive analysis, it can be seen that the variable mean is 4.37, which means that the average respondents has very good emotional intelligence. The variable mean is 1.80. This means that the job stress of respondents is in the very low category. The mean variable job satisfaction is 4.02. This means that the job satisfaction of respondents is in the high category. The mean variable intention to leave is 2,91. This means that the respondent's intention to leave is in the medium category.

#### 3.2. Inferential Analysis Results

##### 3.2.1. Linearity Testing

Linearity test results are presented in the following table:

No	Inter-Variable Relations	Probability(P)	Results
1	Emotional Intelligence and Job Stress	0,000 < 0,05	Linear
2	Emotional Intelligence and Intention to Leave	0,000 < 0,05	Linear
3	Emotional Intelligence and Job Satisfaction	0,000 < 0,05	Linear
4	Job Stress and Job Satisfaction	0,000 < 0,05	Linear
5	Job Stress and Intention to Leave	0,000 < 0,05	Linear
6	Job Satisfaction and Intention to Leave	0,000 < 0,05	Linear

Table 1: Linearity Testing

Based on Table 1 it can be seen that all the relationships between exogenous variables and endogenous variables produce a probability of 0,000 which is smaller than the level of significance (alpha 5%). This means that all relationships between exogenous variables and endogenous variables are linear relationships.

##### 3.2.2. Normality Testing

Normality testing results are presented in the following table:

No	Variable	Probability (p)	Result
1.	Emotional Intelligence	0.61	normal
3.	Job Stress	0.58	normal
4.	Job Satisfaction	0.64	normal
6.	Intention to Leave	0.67	normal

Table 2: Normality Testing

Based on table 2 it can be seen that the probability value of all variables is greater than 0.05 so  $H_a$  is rejected. This means that the distribution of the population represented by the sample for each research variable is normal.

#### 3.3. Analysis of Goodness of Fit

The results of the analysis of goodness of fit are presented in the following table:

No	Model Fit	
1	FIT	0.494
2	AFIT	0.484
3	GFI	0.969
4	SRMR	0.138
5	NPAR	74

Table 3: Model Fit

Based on the analysis of goodness of fit it can be concluded that the overall assumptions of the model can be fulfilled, so that the research model is suitable for use.

### 3.4. Hypothesis Testing

Hypothesis testing is intended to test whether there is an influence of exogenous variables directly on endogenous variables. Hypothesis testing can be known through the value of Critical Ratio (CR). If the Critical Ratio (CR) value is greater than the critical value, then the hypothesis is acceptable. Conversely, if the Critical Ratio (CR) is smaller than the critical value, the hypothesis is rejected. In this study with a sample size  $N = 68$  obtained a critical value of 1.96. The results of testing the influence between variables are presented in table 4.

Path Coefficients					
		Estimate	SE	CR	Result
1	Emotional Intelligence -> Job Stress	-0.465	0.118	3.94*	signifikan
2	Emotional Intelligence -> <i>Intention to Leave</i>	-0.343	0.135	2.54*	signifikan
3	Emotional Intelligence -> Job Satisfaction	0.205	0.053	3.87*	signifikan
4	Job Stress -> Job Satisfaction	-0.639	0.060	10.66*	signifikan
5	Job Stress -> <i>Intention to Leave</i>	0.642	0.230	2.79*	signifikan
6	Job Satisfaction -> <i>Intention to Leave</i>	-0.048	0.219	2.18*	signifikan

Table 4: Hypothesis Testing CR\* = Significant at .05 Level  
Critical Value for  $N = 68$  Is 1.96

### 3.5. Based on Table 4 Can be Explained as Follows

#### 3.5.1. Effect of Emotional Intelligence on Job Stress

Emotional intelligence has a significant negative effect on job stress because it obtained a path coefficient of -0.465 with a critical value of 3.94 which is greater than 1.96. This means that the first hypothesis is accepted. High emotional intelligence has an impact on the low level of employee job stress. Estimate -0.465 means that the emotional intelligence variable can contribute to changes in job stress variables by 46.5%, and the rest is influenced by other variables.

#### 3.5.2. Emotional Intelligence Effect on Intention to Leave

Emotional intelligence has a significant negative effect on intention to leave because it obtained a path coefficient of -0.343 with a critical value of 2.54 which is greater than 1.96. This means that the second hypothesis is accepted. High emotional intelligence affects the low intention to leave. Estimate -0.073 means that the emotional intelligence variable can contribute to changes in the intention to leave variable of 7.3%, and the rest is influenced by other variables.

#### 3.5.3. Effect of Emotional Intelligence on Job Satisfaction

Emotional intelligence has a significant positive influence on job satisfaction because it obtained a path coefficient of 0.205 with a critical value of 3.87 which is greater than 1.96. This means that the fourth hypothesis is accepted. High emotional intelligence has an impact on high job satisfaction. Estimate 0.205 means that the variable emotional intelligence can contribute to changes in the variable job satisfaction by 20.5%, and the rest is influenced by other variables.

#### 3.5.4. Effect of Job Stress on Job Satisfaction

Job stress has a significant negative effect on job satisfaction because it obtained a path coefficient of -0.639 with a critical value of 10.66 which is greater than 1.96. This means that the fourth hypothesis is accepted. High job stress causes low job satisfaction Estimate -0.639 means that job stress variables can contribute to changes in job satisfaction variables by 63.9%, and the rest is influenced by other variables.

#### 3.5.5. Effect of Job Stress on Intention to Leave

Job stress has a significant positive effect on intention to leave because it obtained a path coefficient of 0.642 with a critical value of 2.79 which is greater than 1.96. This means that the fifth hypothesis is accepted. High job stress causes high intention to leave. 0.412 Estimate means that the job stress variable can contribute to changes in the intention to leave variable by 41.2%, and the rest is influenced by other variables.

#### 3.5.6. Effect of Job Satisfaction on Intention to Leave

Job satisfaction has a significant negative effect on intention to leave because it obtained a path coefficient of -0.048 with a critical value of 2.18 which is greater than 1.96. This means that the sixth hypothesis is accepted. High job satisfaction causes low intention to leave. Estimate -0.191 means that the variable job satisfaction can contribute to changes in the intention to leave variable of 19.1%, and the rest is influenced by other variables.

## 4. Discussion

### 4.1. Effect of Emotional Intelligence on Job Stress

Emotional intelligence has a significant negative effect on job stress because it obtained a path coefficient of -0.465 with a critical value of 3.94 which is greater than 1.96. This means that the first hypothesis is accepted. The results of this study explain that insurance agents who have high emotional intelligence, the job stress level is low. Insurance agents with high emotional intelligence have good abilities in interacting with anyone. Insurance agents who have the ability to manage emotions, maintain motivation, empathize with others, and have social skills and avoid negative prejudices, will get more benefits in the world of job. Insurance agents like this will be comfortable in interacting with potential buyers, co-worker, and their superiors. The results of this study support the theory of emotional intelligence conveyed by Goleman (1998) that emotional intelligence is the ability to ignore one's own feelings and feelings of others, the ability to motivate themselves, and the ability to manage emotions well, in interacting with others. Goleman (1998) identified five dimensions of emotional intelligence consisting of self-awareness, self-management, self-motivation, empathy and social skills. The five dimensions of emotional intelligence will have an impact on low job stress. The results of this study support the findings of previous studies conducted by Ogungbamila et al. (2014), Yamani et al. (2014), Hosseini (2015) and Samaei et al. (2017) that individuals with high emotional intelligence will experience low job stress. Based on the description above it can be concluded that emotional intelligence has a negative effect on job stress. That is, if emotional intelligence is high, then the job stress will be low.

### 4.2. Effect of Emotional Intelligence on Intention to Leave

Emotional intelligence has a significant negative effect on intention to leave because it obtained a path coefficient of -0.343 with a critical value of 2.54 which is greater than 1.96. This means that the second hypothesis is accepted. The assumption put forward by the researcher that the higher the emotional intelligence of an employee, the lower the intention to leave it. This assumption is based on the theory that emotional intelligence is the ability to understand oneself and others, which are related to adaptation to others and the surrounding environment, so that someone becomes more successful (Bar-On, 1997). This intelligence involves assimilation, expression, regulation, and management of emotional information for various adaptive purposes (Goleman, 1998; Mayer et al., 2000). Employees who are high in emotional intelligence will tend to look firm, optimistic, tolerant, flexible and always think positively (Bar-On, 2005; Griffeth et al., 2000). Based on the theory the researcher argues that intention to leave is included in the category of negative thinking, which should not be present in employees who have high emotional intelligence. Emotional intelligence in this study has a significant negative effect on intention to leave because the critical value is  $2.54 > 1.96$ . The path coefficient is -0.343. This means that the emotional intelligence variable can contribute to changes in the intention to leave variable of 7.3%. The rest comes from the contribution of other variables. The results of this study support the findings of previous research conducted by Khanolkar (2013), Ogungbamila et al. (2014), Akhtar MW et al. (2017) and Pradhan (2018) that emotional intelligence has a significant negative effect on intention to leave.

### 4.3. Effect of Emotional Intelligence on Job Satisfaction

Emotional intelligence has a significant positive influence on job satisfaction because it obtained a path coefficient of 0.205 with a critical value of 3.87 which is greater than 1.96. This means that the third hypothesis is accepted. Professionals as insurance agents demand intense interaction with consumers. In terms of job content, an insurance agent must master the specifications of insurance products. As the jobing period increases, the ability to master this product knowledge is even higher. Another ability that is more demanded is to serve consumers as well as possible so as to cause consumers to make buying decisions. Consumers will be satisfied when insurance agents provide optimal service. The ability to serve consumers is what demands emotional intelligence. Emotional intelligence has an important role in certain situations, for example when facing complaints or criticism from consumers, insurance agents must be able to control emotions, show empathy and also continue to display positive images in front of consumers. Insurance agents who can enjoy job content like this will feel job satisfaction. An insurance agent with high emotional intelligence can feel job satisfaction in living this profession.

The results of this study confirm that insurance agents who have high emotional intelligence, their job satisfaction is also high. The results of this study support the theory of emotional intelligence proposed by Goleman (1998) that someone who is able to understand and realize their own feelings, control themselves from negative emotions, can certainly have a better relationship with colleagues and superiors, thus increasing job satisfaction. Daus & Ashkanasy (2005) explained that emotional intelligence is a predictor of job satisfaction. The results of this study support previous research conducted by Seyal & Afzaal (2013), Shooshtarian et al. (2013), Papathanasiou & Siati (2014), Alnidawy (2015), Zamani et al. (2016), Tagoe and Quarshie (2016) and Khan et al. (2016) that there is a significant influence between emotional intelligence and job satisfaction. In other words, high emotional intelligence will lead to high job satisfaction.

### 4.4. Effect of Job Stress on Job Satisfaction

Job stress has a significant negative effect on job satisfaction because it obtained a path coefficient of -0.639 with a critical value of 10.66 which is greater than 1.96. This means that the fourth hypothesis is accepted. Job stress is a physiological and psychological symptom that arises because of a mismatch between the demands of the job and the abilities possessed by the employee (Drenth et al., 1998). Job stress is likely to occur in any process, including insurance agents. In general, the duty of the insurance agent is to achieve the sales target set by the company. Insurance agents are

required to be professional in serving consumers. Insurance agent job stress is usually in the form of anxiety that occurs in the last days of each end of the month, because each insurance agent is required to recap and report the achievement of his sales target. In addition, job stress is often experienced by insurance agents who have not had much experience. Another form of stress is boredom because job is monotonous / not varied.

Based on data analysis, it can be concluded that insurance agents experience boredom in serving consumers because they do not always generate sales, and boredom only causes mild stress. When examined in terms of theory, this mild stress is included in the stress that is positive (eustress). This is in accordance with the job stress theory presented by Selye (1982) which distinguishes stress into two, namely eustress which is positive and negative distress. Eustress is a stress that is positive because it motivates the perpetrator to continue to do the job done. This positive stress can actually be enjoyed by the perpetrators. The results of this study found that insurance agents whose job stress is low, have high job satisfaction. The results of this study support the findings of previous studies conducted by Bemana (2013), Long (2015) and Kamalanabhan (2016) that job stress has a significant negative effect on job satisfaction.

#### 4.5. Effect of Job Stress on Intention to Leave

Job stress has a significant positive effect on intention to leave because it obtained a path coefficient of 0.642 with a critical value of 2.79 which is greater than 1.96. This means that the fifth hypothesis is accepted. Researchers assume that the profession as an insurance agent is a profession that is prone to stress. An insurance agent has a monthly sales target that must be achieved as a form of his job achievement. The inability to reach the target has the potential to create job stress. Job stress that arises in the form of anxiety at the end of each month because they have to report the results of sales achieved, anxiety if not able to produce sales, boredom of job that feels monotonous, boredom in serving consumers because it does not always produce sales and job is delayed because it is felt heavy. Job stress conditions that suppress psychic causes them to have the desire to leave the company (intention to leave). The researcher proposes a hypothesis that there is an effect of job stress on intention to leave. The higher perceived job stress, the higher the intention to leave.

Does every job stress always cause intention to leave? This question encourages researchers to provide arguments by referring to the job stress theory presented by Selye (1982) that job stress can produce good results or bad results, depending on the type of stress that occurs. Selye (1982) distinguishes stress into two categories, namely distress and eustress. Distress is a stressful condition that can cause negative effects, and more symptoms are caused that harm both the employees themselves and the company. Eustress is a stressful condition that can have a positive effect, therefore this type of stress is actually needed to produce high performance. Judging from the descriptive analysis, the average job stress score of respondents was 1.80 (very low) and the average intention to leave score was 2.91 (moderate). This means that the respondent is at a low level of stress, so it does not cause an intention to leave. Stress is included in the mild category, because it only indicates the form of boredom in serving consumers, so it does not cause intention to leave.

The results of this study support the findings of previous research conducted by Arshadi & Damiri (2013), Mosadeghrad (2013), Ogungbamila *et al.* (2014) and Chika (2016) which states that job stress has a significant positive effect on intention to leave. The results of research by Ogungbamila *et al.* (2014) with a sample of 270 bank employees in Nigeria explaining that job stress did not have a positive effect on the intention to leave, or in other words job stress was not a strong predictor of intention to leave. Ogungbamila *et al.* (2014) explained that employees of banks in Nigeria did not have the desire to leave job, despite experiencing job stress. This is due to an awareness of themselves that moving job to get a new job is not easy in the country.

#### 4.6. Effect of Job Satisfaction on Intention to Leave

Job satisfaction has a significant negative effect on intention to leave because it obtained a path coefficient of -0.048 with a critical value of 2.18 which is greater than 1.96. This means that the sixth hypothesis is accepted. Researchers assume that employees who feel job satisfaction will tend to stay in the organization and there will be no desire to move out of the organization. If the job satisfaction is high, the intention to leave is low. This assumption is based on expert opinion which states that job satisfaction is a key factor to reduce intention to leave (Velez, 1993). A meta-analysis states that there is a negative relationship between job satisfaction and intention to leave (Hom & Griffeth, 1995). Job satisfaction has a strong direct effect on intention to leave (Lambert *et al.*, 2001). Judging from the descriptive data it can be seen that the mean score of the variable job satisfaction is 4.02 (high); while the mean score of intention to leave variable is 2.91 (moderate). The hypothesis proposed is that there is a significant negative effect on job satisfaction on intention to leave. That is, the higher job satisfaction, the lower the intention to leave. Hypothesis test results show that job satisfaction has a significant negative effect on intention to leave. The results of this study support the findings of previous studies conducted by Azlina *et al.* (2012), Chen *et al.* (2013), Issa *et al.* (2013), Choerudin (2014) and Masum *et al.* (2016) that job satisfaction has a significant negative effect on intention to leave.

## 5. Conclusion

Based on the discussion of the study it can be concluded that

- Emotional intelligence has a significant effect on job stress.
- Emotional intelligence has a significant effect on intention to quit.
- Emotional intelligence has a significant effect on job satisfaction.
- Job stress has a significant effect on job satisfaction.
- Job stress has a significant effect on intention to quit.
- Job satisfaction has a significant effect on intention to quit.



## 6. Suggestion

Insurance companies are advised to maintain the emotional intelligence of insurance agents by providing motivation training programs, training work-live balance, emotional spiritual intelligence, so that the potential intention can be controlled. The next researcher is advised to examine the relationship between variables of emotional intelligence, job stress, job satisfaction, intention to quit and job performance

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