

TURNOVER INTENTION PADA PEGAWAI BANK: PERAN KEPUASAN KERJA SEBAGAI VARIABLE MEDIASI

TURNOVER INTENTION IN BANK EMPLOYEES: THE MEDIATING ROLE OF JOB SATISFACTION

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Abstrak

Penelitian ini menguji pengaruh lingkungan kerja, kompetensi kerja, dan kepuasan kerja terhadap *turnover intention* pegawai perbankan di Indonesia. Dengan menggunakan *structural equation model*, dari populasi 400 pegawai perbankan Indonesia diproses menggunakan metode *convenience sampling* sehingga diperoleh 253 sampel akhir. Hasil analisis menunjukkan bahwa lingkungan kerja dan kompetensi kerja berperan penting dalam mencegah *turnover intention* pada industri perbankan. Selain itu, kepuasan kerja terbukti memediasi pengaruh lingkungan kerja dalam mencegah *turnover intention*. Dengan demikian, pemangku kepentingan di industri perbankan dapat meningkatkan lingkungan kerja dan tingkat kompetensi pegawai untuk meminimalkan tingkat *turnover intention*. Implikasi praktik dari temuan ini dapat digunakan oleh pembuat kebijakan di sektor perbankan, karena temuan ini memberikan wawasan tentang cara efektif mengurangi tingkat *turnover* karyawan di dalam organisasi.

Kata Kunci: Turnover Intention; Lingkungan Kerja; Kompetensi Kerja; Kepuasan Kerja

Abstract

The current study dealt with the work environment, job competence, and job satisfaction effect as potential determinants of the turnover intention of banking employees in Indonesia. Using the structural equation model, a group of 400 Indonesian banking workers was selected using convenience sampling, resulting in a final sample of 253. The findings indicate that both the work environment and work competency are significant factors in reducing turnover intention within the banking sector. Moreover, job satisfaction plays an influential role in mediating the work environment in preventing turnover. Thus, stakeholders of the banking industries can improve the work environment and the level of employee competence to minimize the level of turnover intention. The implications of these findings are of practical significance for policymakers in the banking industry, as they provide insights on how to effectively reduce employee turnover rates inside their organizations.

Keywords: Turnover Intention; Work Environment; Job Competence; Job Satisfaction

INTRODUCTION

According to Kartono (2017), employees who voluntarily leave their current position in order to explore alternative opportunities are believed to possess a subjective evaluation of their desire to resign. The issue of peak hiring intentions has emerged as a noteworthy concern for certain firms, with some expressing dissatisfaction upon discovering that their recruitment efforts successfully attracted exceptional applicants, only to have these people ultimately opt to work for other companies (Sinambela, 2016). The presence of a high turnover rate among one's peers can significantly affect the remaining employees, creating challenges in accurately assessing their own



performance due to the lack of comparative benchmarks. At this juncture, the employee commences deliberating upon his alternatives, namely remaining in his current position or departing alongside his colleagues.

The job environment is a significant determinant of turnover intention. The work environment encompasses the physical and psychological conditions in which people operate during their daily activities. Based on a study conducted by Putra and Utama (2017), it has been found that inadequate working circumstances serve as the primary factor contributing to employees' intent to resign from their positions. Competence is identified as the second determinant that exerts an influence on turnover intention. The enhancement of employee job satisfaction is facilitated by the possession of competence, as competence is an essential attribute that employees must possess. In light of the aforementioned, the assessment of work performance is contingent upon the presence of a robust organizational infrastructure, as exemplified in all operational procedures (Sihombing et al., 2022). The aforementioned competence is of utmost importance as it will significantly enhance employees' performance in their respective roles, owing to the facilitation provided by enhanced abilities and knowledge. According to a study conducted by Sari et al. (2019), it has been demonstrated that strategies aimed at reducing turnover intention can be identified by establishing a connection between competence and incentive.

Job satisfaction is a significant factor that determines an individual's intention to leave a job. The phenomenon of employees' response to their employment within a corporate setting is commonly referred to as job satisfaction. The level of employee satisfaction significantly influences their overall job satisfaction, which in turn can have profound implications for both individual employees and the organization as a whole. The consideration of job happiness is of paramount importance, as it has been shown that individuals who experience high levels of satisfaction are more inclined to make substantial contributions to the organization.

Table 1. DIVI Dank Employee 101 novel					
Information	2021	2020	2019		
Employee Entry	1.196	1.173	1.779		
Employee Out	436	533	1.243		
Turnover Rate	1,60%	1,96%	4,57%		
Source: Annual Report RNI					

Table 1. BNI	Bank l	Employee	Turnover

Source: Annual Report BNI

Based on the aforementioned data, it is evident that the highest turnover rate observed in 2019 amounted to 4.57%. This notable turnover can be attributed to various factors, such as intensified performance competition among banks and the emergence of numerous employment opportunities within the banking industry. This study aims to investigate the impact of competence, job satisfaction, and work environment features on the intentions of Bank BNI employees to leave their positions, in light of the prevalent issue of high turnover rate. The primary objective of this study is to collect empirical data regarding the turnover intention model, focusing on the perspectives of Bank BNI employees regarding their working environment, job competency, and job satisfaction. This research holds significant importance and urgency due to its potential to mitigate and diminish personnel turnover rates inside financial firms.



According to the equity hypothesis, the presence or absence of justice within a given circumstance, particularly within the context of the workplace, is a determining factor in individuals' levels of satisfaction or dissatisfaction. This theory posits that the incorporation of the outcomes of both justice and injustice is the fundamental component of the concept of justice. Input for employees, encompassing factors such as education, experience, talents, workload, and the instruments or equipment utilized in job execution, is perceived as a means of bolstering their work. The remuneration, compensation, perks, social standing, recognition, and opportunities for success are the consequences of the aspects that individuals perceive as valuable in their professional endeavors. Based on this theoretical framework, individual workers assess the level of input in their own output relative to that of their fellow colleagues. Employee satisfaction might be influenced by their perception of fairness in the comparing process. In the interim, a sense of discontentment may arise if individuals perceive the comparison to be inequitable (Phing & Karuppannan, 2022).

According to a study conducted by Meilano and Nugraheni (2017), there exists a relationship between the work environment and turnover intention, although an indirect one. In the event that employees do not find the work environment satisfactory, it is possible that they may choose to terminate their employment with the organization. Based on the research conducted by Putra and Utama (2017), it has been found that inadequate working conditions significantly contribute to employees' inclination to resign from their positions, as they foster a lack of cohesion among individuals in nonphysical work settings. According to the research conducted by Putra and Utama (2017), the results of the study revealed that the inclination to engage in physical movement is impacted by the conditions present in work environments. This study illustrates the correlation between an unfavorable work environment, characterized by the absence of employee amenities and inadequate rest spaces, and the likelihood of employee attrition. According to Firman Syah (2021), the workplace has a negative and substantial effect on the inclination to transfer. Based on a study conducted by Hanafi and Yohana (2017), it has been found that the work environment exerts a significant influence on job satisfaction. This suggests that as the quality of the workplace improves, employee job satisfaction tends to increase. Therefore, we put forth the subsequent hypothesis:

H1: Work environment has an effect on turnover intention.

The level of competence also influences the intention to leave an organization. Competency refers to the inherent ability to effectively do activities, which is contingent upon possessing the requisite expertise, abilities, and work ethics that are essential for the given position (Abdullah, 2014). The alignment between an employee's domain of expertise and the possession of both soft skills and hard abilities is crucial. A person who possesses a high level of expertise in their respective field is likely to exhibit a commendable level of productivity. Competence can be attained not only via formal education but also through practical training. Undoubtedly, the enhancement of human resources proficiency is contingent upon education and training. Based on a study conducted by Sari et al. (2019), it has been found that turnover intention is influenced by competency, which is determined by the knowledge of employees' working abilities. This finding aligns with the research conducted by Andriani (2014) and Parta et al. (2014), which assert that the attributes of competency significantly



influence the level of job satisfaction experienced by employees. Thus, we propose the following hypothesis:

H2: Job Competence has an effect on Turnover Intention

Job satisfaction can be defined as the subjective evaluation of employees' contentment or discontentment with the incentives they receive, the relationship they have with their supervisors and colleagues, and the overall work environment (Retnoningsih et al., 2016). Job satisfaction refers to a favorable emotional condition that arises when employees express contentment with their employment. Job satisfaction is a psychological construct that pertains to individuals' attitudes towards their work. It involves the evaluation of the disparity between the rewards obtained by employees and the rewards they believe they should receive. Employees who exhibit low levels of job satisfaction are more likely to experience high rates of turnover, increased absenteeism, decreased productivity, frequent complaints, and even engage in strikes. According to the findings of Mathis and Jackson (2001), Ibrahim & Suhariadi (2021) there exists a correlation between labor turnover and job unhappiness.

H3: Job Satisfaction has an effect on Turnover Intention

A conducive work atmosphere fosters employee comfort and satisfaction, hence reducing staff attrition rates. However, in the event of a negative work environment, there is a heightened inclination among employees to seek alternative employment opportunities. According to Carlopio (1996), turnover intention is influenced indirectly by the work environment. Employees may choose to leave an organization if they are dissatisfied with their work environment. According to Firman Syah (2021), the impact of the work environment on individuals' inclination to relocate is both substantial and unfavorable. According to a study conducted by Hanafi and Yohana (2017), there is a notable impact of the work environment on job satisfaction. This implies that an improved work environment has a positive impact on the level of employee job satisfaction.

H4: Job Satisfaction mediates Work Environment on Turnover Intention

The attainment of organizational objectives in a proficient and productive manner necessitates a significant emphasis on competence. Employees who possess a high level of competence will demonstrate the ability to effectively fulfill their job responsibilities. According to Wibowo (2014: 271), competency is seen as a crucial aspect in a specific field, representing a high level of professionalism and expertise. According to a study conducted by Sari et al. (2019), it was found that competence plays a significant role in influencing turnover intention. This influence is attributed to the knowledge employees possess regarding their work-related abilities, and how competence is associated with incentives. This finding aligns with the studies undertaken by Andriani (2014) and Parta et al. (2014), which indicate a substantial relationship between competency characteristics and employee job satisfaction.

H5: Job Satisfaction mediates Job Competence on Turnover Intention METHODS

The participants completed a series of five distinct questionnaires, namely a demographic questionnaire, three questions pertaining to turnover intentions (based on the work of Sari et al., 2019), seven questions concerning the workplace environment (adapted from Pratiwi & Sinaga, 2014), twelve questions addressing job competence (adapted from Erwansyah et al., 2018), and nine questions regarding job satisfaction



(adapted from Alshitri, 2013). The study's respondents consisted of employees from Bank BNI. This study uses a convenience sampling method. The researchers made personal contact with the participants in order to obtain access. The survey was administered in early May 2023. A total of 400 instruments were distributed among participants, and 254 individuals responded by returning the instruments, resulting in a response rate of around 63.5%. After excluding one instrument owing to inadequate information provided, a total of 253 responses were received, which can be considered as a representative sample.

Information	Number of	Percentage	
	Questionnaires		
Disseminated questionnaires	400	100%	
Questionnaires that do not return	146	36.5%	
Questionnaires received	254	63.5%	
Unprocessable questionnaires	1	0.25%	
Questionnaires that can be processed	253	63.25%	

Table 2. Distribution of Questionnaire Dissemination

RESULTS AND DISCUSSION

In order to assess the convergent and discriminant validity of the measures pertaining to turnover intentions, work environment, job competency, and job satisfaction, we implemented the methodologies outlined by Chin (1995). According to Chin (1995), in order to demonstrate satisfactory convergent validity, it is advised that the average variance extracted (AVE), commonality, and factor loading should surpass the threshold of 0.5. Each of the latent constructs satisfied this requirement. In order to show discriminant validity among latent components, Chin (1995) proposes that the squared correlation between the constructs should be lower than the average variance extracted (AVE) of each construct and that cross-loading should be above a threshold of 0.5. Discriminant validity was supported by the fulfillment of this criterion in all comparisons made among the measures of work environment, competence, and job satisfaction as seen in Table 3.

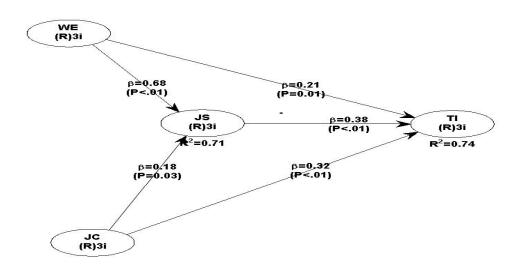
Table 3. The constructs of Reliability and Validity								
Variable	Indicator	Loading factor				~		
		TI	JS	WE	JC	AVE	CA	CR
Turnover	TI1	0.899	-0.276	0.390	-0.083	0.576	0.780	0.804
Intention	TI2	0.879	-0.552	0.303	0.386			
	TI3	0.885	-907	1.604	0.688			
Job	JS1	-0.444	0.854	0.765	0.202	0.573	0.703	0.858
Satisfaction	JS2	-0.819	0.862	1.604	0.688			
	JS3	0.000	0.881	0.100	0.165			
Work	WE1	-0.244	-0.073	0.891	0.280	0.761	0.842	0.905
Environment	WE2	-0.145	0.125	0.878	0.061			
	WE3	0.408	-0.053	0.846	-0.358			
Job	JC1	0.100	-0.214	0.141	0.917	0.842	0.907	0.941
Competence	JC2	0.043	0.136	-0.031	0.921			
	JC3	-0.144	0.077	-0.109	0.916			

 Table 3. The constructs of Reliability and Validity



The work environment had a detrimental effect on turnover intentions, as evidenced in Table 4, supporting Hypothesis 1. The study's findings indicate that Job Competence significantly influenced the respondents' inclinations to shift jobs. According to Hypothesis 3 (H3), there exists a relationship between Job Satisfaction and Turnover Intentions. The assertion is substantiated by the data presented in Table 4 and Figure 1, wherein it is evident that the responses pertaining to job satisfaction significantly influenced the respondents' intentions to depart from their present employment. Baron and Kenny (1986) argue that there exists a need to establish the considerable impact of work environment and competence on turnover intentions, as well as their influence on job satisfaction. Additionally, it is crucial to demonstrate the major effect of job satisfaction on turnover intentions, as posited by Baron and Kenny (1986). The findings of the indirect effects analyses support the notion that work environment and competence serve as mediators between turnover intentions and job satisfaction. This is due to the influence of work environment, job competence, and job satisfaction on turnover intentions. The findings in Table 4 and Figure 1 provide support for H4 and H5. ff:~:

Table 4. Path Coefficient						
Variable	Path Coefficient	P-value	Conclusion			
Job Satisfaction on Turnover Intention	0.375	< 0.001	Affected			
Work Environment on Turnover Intention	0.210	0.014	Affected			
Job Competence on Turnover Intention	0.318	< 0.001	Affected			
Work Environment on Job Satisfaction	0.684	< 0.001	Affected			
Job Competence on Job Satisfaction	0.179	0.031	Affected			



Figur 1. Correlation Coefficient in the PLS Algorithm

The present study highlights the necessity for additional investigation into certain matters and presents compelling facts pertaining to the intention of Indonesian bankers to exit the sector. The results indicate that workplace factors have a considerable impact on employees' intention to leave the organization. The



performance of employees can be influenced by favorable working competence, which can be acquired not only via education but also through training. Undoubtedly, education and training play a pivotal function in enhancing the proficiency of human capital. This finding is consistent with the theoretical framework employed, specifically the notion of justice. According to this theoretical framework, individuals' level of satisfaction is contingent upon the presence or absence of justice within a certain context, particularly within the realm of employment. Theoretically, there exist certain factors that contribute to job performance, including education, experience, and task complexity. Conversely, the outcomes of job performance are defined by employees as useful, such as receiving prizes or promotions, having access to appropriate resources, and fostering positive relationships with colleagues and supervisors.

The findings of this study align with previous research conducted by Putra and Utama (2017), which indicates that the workplace environment has a substantial impact on employees' inclinations to resign. This study illustrates the impact of an inadequate working environment, characterized by a lack of facilities and restrooms, on employees' intention to leave their current organization. The observed result aligns with the theoretical framework employed, specifically the notion of justice. According to this perspective, the presence or absence of justice within a given situation, namely within the context of employment, has a crucial role in shaping an individual's sense of satisfaction. In a theoretical context, employees utilize inputs such as abilities and tools to facilitate the execution of their tasks.

The level of employee satisfaction is positively correlated with their sense of comfort inside the organization, hence decreasing the probability of turnover. Nevertheless, an unfavorable work environment might significantly increase workers' inclination to depart from the organization. Employees who voluntarily resign from their current position in order to explore alternative opportunities are believed to possess a subjective perception of their purpose for leaving the organization. Based on the results of data analysis, it can be observed that job satisfaction functions as a mediator variable in the relationship between the work environment and the intention to leave. The emotional well-being of employees can be influenced by the work environment. When an employee has job satisfaction, they are more likely to experience a sense of ease in performing their job responsibilities and effectively utilizing their allocated work hours. A positive correlation exists between high productivity levels and employee performance, indicating that an increase in productivity tends to result in a corresponding increase in employee performance.

The findings of this study are consistent with previous research conducted by Hanafi and Yohana (2017), which demonstrates that the workplace exerts a significant influence on individuals' levels of job satisfaction. The level of employee job satisfaction is thus associated with the degree of benefit derived from the prevailing work environment. The outcome at hand is in accordance with the application of the philosophy of justice. This perspective posits that an individual's level of satisfaction within a given environment, particularly in the context of employment, is contingent upon the presence or absence of justice. Employees would experience job satisfaction if their demands are fulfilled through the provision of sufficient facilities and equipment.



The results of the data analysis reveal a significant relationship between competency and the intention to quit one's employment. In order to effectively fulfill assigned responsibilities, individuals with advanced skills have the capacity to exert influence over the completion of tasks, exercise sound judgment within their respective positions, align their efforts with well-defined organizational objectives, and draw upon existing internal knowledge resources. The impact of competency on turnover intention has been found to be significant, as demonstrated by the research conducted by Sari et al. (2019). The results of this study provide evidence in favor of this assertion. In order to excel in their respective domains of employment, it is imperative for employees to possess a combination of soft abilities and practical skills. When an individual possesses a higher level of expertise in their respective field, there is a corresponding increase in production.

Competence can be attained not only via formal education but also through training. Undoubtedly, the enhancement of human resources' proficiency is contingent upon the provision of education and training. The observed result aligns with the theoretical framework employed, specifically the notion of justice. According to this perspective, the presence or absence of justice within a given context, such as a job setting, has a crucial role in shaping an individual's sense of satisfaction. In a theoretical framework, the inputs that contribute to the outcome of valued employee rewards, such as prizes or promotions, can be categorized as education, experience, and the number of tasks accomplished on the job. The outcome is considered as the cumulative result of these inputs.

Competence plays a significant role in effectively and efficiently achieving organizational objectives. Employees who possess a high level of competence will demonstrate the ability to do their assigned duties with effectiveness. Employees who voluntarily terminate their employment in order to explore alternative opportunities are believed to possess a subjective perception of their purpose for leaving the organization. The results of the data analysis reveal a significant relationship between competence and the intention to leave one's current position. This relationship is mediated by work satisfaction. The alignment between an employee's domain of expertise and the possession of both soft skills and hard abilities is crucial. Employees who possess a greater degree of competence in their respective fields are more likely to exhibit heightened levels of productivity, indicating their propensity to engage in activities that are beneficial to the organization.

The findings of this study are consistent with previous research conducted by Hanafi and Yohana (2017). The level of competence exhibited by employees has a notable impact on their job satisfaction. Specifically, a positive correlation exists between the quality of the work environment and the level of job satisfaction experienced by employees. This finding is consistent with the theoretical framework employed, specifically the notion of justice. According to this theoretical framework, individuals' level of satisfaction is contingent upon the presence or absence of justice within a given context, particularly within the realm of employment. Theoretically, there exist certain inputs, specifically education, experience, and the number of tasks performed in relation to a certain profession, while the outcome denotes something of perceived value to employees, such as awards or promotions.



CONCLUSION

The results of this study are consistent with other research that suggests a significant correlation between the work environment and individuals' propensity to voluntarily terminate their employment. This finding implies that there is a positive correlation between the enhancement of workplace conditions and the level of job satisfaction experienced by employees. Furthermore, the findings of the data analysis demonstrate a noteworthy correlation between competency and the inclination to resign from one's occupation. The significance of competence cannot be overstated, as it has a profound impact on employees' performance in their designated positions. This is attributed to the facilitation that is derived from improved abilities and knowledge. There exists a favorable correlation between employee happiness and their perception of comfort inside the organization, resulting in a decrease in the likelihood of turnover. The degree of employee happiness has a substantial impact on their overall job satisfaction, hence yielding major consequences for both individual employees and the firm as a collective entity. The findings indicated that there is a positive correlation between the work environment and job satisfaction. The degree of employee job satisfaction is therefore linked to the level of benefits obtained from the existing work environment. The limitation of this study was as the study was restricted to one commercial bank employee in Indonesia, further research is required in order to assess the generalisability of the result outside that territory. One possible avenue for future research could also expand on the model used in the current paper to simultaneously examine the effects of variables that have been found to influence employee turnover intention such as organization commitment and leadership style.

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