

Determinants of Turn Over Intention of Employees of PT. Indonesian Islamic Banks in Aceh Province

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Abstract:

Background: This study, directly and indirectly, discusses self-efficacy in perceived supervisor support and turnover intention. This type of research is causal research (cause and effect).

Materials and methods: The population in this study was 250 employees of the BNI Syariah Aceh bank with permanent employees. The number of samples used in this study was 250 employees of the BNI Syariah Aceh bank. Determination of the model using probability sampling technique through a saturated sample approach. Research data was obtained through the distribution of questionnaires and measured with a Likert scale. Then analyze the data using Structural Equation Modeling (SEM).

Result: The result is that self-efficacy significantly affects the perceived supervisor support of PT. Bank Syariah Indonesia in Aceh Province. In contrast, self-efficacy does not affect the turnover intention of PT. Indonesian Islamic Bank in Aceh Province. Then perceived supervisor support directly has a significant impact on employee turnover intention at PT. Indonesian Islamic Bank in Aceh Province.

Conclusion: Lastly, indirectly perceived supervisor support has a role in mediating self-efficacy in the turnover intention of PT. Indonesian Islamic Bank in Aceh Province. Contribution & Value Added: This research contributes and adds Value to banking policies that are useful in increasing comfort and reducing employee turnover.

Key Word: Salary, Physical Work Environment, and Job Satisfaction

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I. Introduction

Human resources are seen as an essential asset to achieving company goals. The only competitive advantage of an organization that its competitors cannot duplicate is talented employees (J., 2014) (Sharma, 2019). However, due to the emergence and growing diversity of the workforce in recent decades, talent retention has turned into a global organizational challenge (Gunz, 2012). One of the behaviors that cause this problem is turnover intention (desire to leave), resulting in the employee's decision to leave the Company by voluntary turnover. A voluntary or involuntary withdrawal, an employee's decision to leave the organization, is termed a turnover (Robbins, 2012).

Turnover intention can be interpreted as an employee's intention to leave his job and hope to get another job shortly (Ramlall, 2003). Several factors cause an employee to intend to stay or leave the organization according to (Elfenbein, 2007), which says employees are most likely to continue in the organization where they work at this time if there is a match between their goals and values with the goals and values of the organization. Conversely, if there is a conflict between these goals and values, employees will consider leaving their jobs (Munro, 2019).

Furthermore, another opinion says that perceived supervisor support hurts employee turnover intention (Hui, 2012) (Kalemci, 2012). Employees also view supervisor support as a source of motivation to excel in their work (Beer, 2014). Furthermore, based on supervisor support theory so that employee resources can excel in their work roles, the perception of supervisor support will influence self-efficacy. Having a supportive supervisor can increase employee confidence in achieving their work goals.

BNI Syariah Aceh is aware of the urgency of the Qanun so that it immediately improves itself to change all conventional banks into sharia banks, which are currently supported by 11 (eleven) outlets consisting of 2 (two) Branch Offices and 9 (nine) Sub-Branch Offices in Aceh. And 29 Sharia Channeling Outlets (SCO) at BNI outlets that can serve sharia financial transactions. To get more information about research phenomena related to the research object taken in this study, the researchers conducted a preliminary survey about the

variables in this study. The following will show the results of the pre-test conducted by researchers related to pro-career person-organization fit on turnover intention of 30 BNI Syariah employees in Banda Aceh City:

Based on the results of the pre-test pro-career person-organization fit on Turnover Intention, it is known that 60% or as many as 18 employees studied often look for work opportunities elsewhere. Meanwhile, regarding the pro-career person-organization fit in their work, it was found that 70% or as many as 21 employees studied stated that their expertise was not in their current job.

Statement of the Problem

Table 1. Pre-test *Pro-Career Person-Organization Fit dan Turnover Intention*

	Does not match the skills with the current job	Job search
Yes	21 (70%)	18 (60)
No	9 (30%)	12 (40)

Source: Observation, 2022

The problem of the Islamic banking industry is human resources (HR). The problem is that it is difficult for banks to find competent and qualified Islamic banking human resources. Islamic banking takes a lot of human resources for Islamic banking from conventional banking and potential human resources from non-banking practitioners. The factor is that there are still few Islamic economics majors in universities in Indonesia, causing limited human resources with sharia knowledge to run a sharia economy. Of course, this condition has a very significant effect on the productivity and professionalism of Islamic banking. Qualified resources prefer to work for conventional banks because of better remuneration. If there are competent employees still working in the Islamic banking industry, they are often targeted by their competitors in traditional banks. Currently, Islamic Commercial Banks invest less in human resource development due to the high employee turnover rate. Staff retention is also a common challenge coupled with the lack of an integrated HR strategy that reduces the level of trust, loyalty, and stability for employees and superiors (Bappenas, 2016). Therefore, Bank Syariah Indonesia, a merger of BRI Syariah, Bank Syariah Mandiri, and BNI Syariah, strives to maintain employee turnover (turnover) to ensure the organization can run well. However, in 2019, the employee turnover rate of BNI Syariah reached 7.06%, where the Company terminated 452 employees, consisting of 5 employees entering retirement age, 384 employees resigning, 15 employees due to other reasons, and 48 employees ending their contracts (BNI Syariah Annual Report, 2020).

Granting Special Autonomy for Aceh Province based on Law no. 18 of 2001 gave birth to the hope of rediscovering one's identity and building one's territory. From this provision, Qanun is stipulated to carry out special autonomy in matters that are under the authority of the Aceh Provincial government. Likewise, banking institutions in Aceh Province regulated in Aceh Qanun Number 11 of 2018 concerning Islamic Financial Institutions are laws and regulations governing the activities of Financial Institutions in the context of realizing a just and prosperous Acehese economy under Islamic law. This Qanun is a follow-up to Aceh Qanun No. 8 of 2014 concerning Islamic law principles, which explicitly requires that financial institutions operating in Aceh must be carried out based on sharia principles. This Qanun is effective as of January 4, 2019; Financial Institutions working in Aceh must comply with this Qanun no later than 3 (three) years since this Qanun is enforced.

II. Material And Methods

Study Design:

This research model is causal, Umar (2008) causal design can form variables that affect other variables, which is helpful in experimental and quantitative research. This research was conducted at Bank BNI Syariah Aceh, which consists of 11 (eleven) outlets composed of 2 (two) Branch Offices and 9 (nine) Sub-Branch Offices in Aceh.

Study Location: Bank BNI Syariah Aceh Branch Offices and 9 (nine) Sub-Branch Offices in Aceh.

Sample size calculation: The population in this study was 250 employees of the BNI Syariah Aceh bank with permanent employees. The number of samples used in this study was 250 employees of the BNI Syariah Aceh bank. Determination of the model using probability sampling technique through a saturated sample approach.

Procedure methodology: This study uses primary data obtained directly from the source in interviews, questionnaires, documentation, book sources, and so on. This research is in selected locations—data collection techniques used in the form of primary data and secondary data. Preliminary data were obtained from direct interviews with respondents with the help of a prepared questionnaire. In this study, Structural Equation Modeling (SEM) was used. SEM is a statistical modeling technique that is highly cross-sectional, linear, and general. Included in this SEM are factor analysis, path analysis, and regression.

Statistical analysis: This type of research is quantitative with path analysis and multiple linear regression analysis methods, and determination coefficient analysis using the help of the Amart PLS program.

III. Result

The results of the data analysis in this study are as follows:

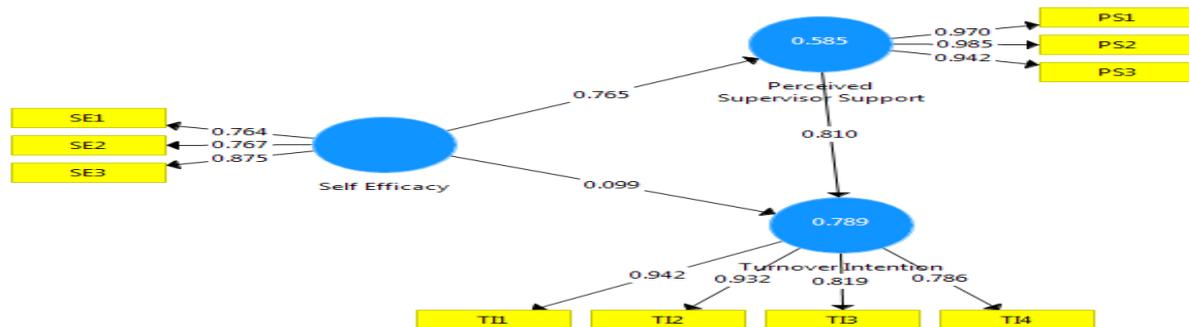


Figure 2. Outer Model Results
Source: Data Output,2022

Based on the picture above, all indicators in the model are more significant than 0.7. So it can be declared reliable for the measurement of research variables. Then it can be used in the following analysis.

Construct Reliability Test

The results of data processing show that:

Table 1. Construct Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Varianc...
Perceived Supervisor Support	0.964	0.965	0.977	0.933
Self Efficacy	0.771	0.957	0.845	0.646
Turnover Intention	0.898	0.941	0.927	0.762

Source: Data Output,2022

The analysis results in the table show that all values are above 0.5. The reliability value is above 0.7. These results indicate that the questionnaire data's level of reliability can be used in the next model.

Measurement Model Analysis (Inner Model)

Coefficient of Determination (R²)

Table 2. R Square

	R Square	R Square Adjusted
Perceived Supervisor Support	0.585	0.581
Turnover Intention	0.789	0.784

Source: Data Output,2022

The results of the calculation of the Value of R Square Adjusted for the perceived supervisor support variable of 0.581 or 58.1%. In comparison, the remaining 41.9% is influenced by other variables that are not variables in this study. Then the R Square Adjusted value for the turnover intention variable is 0.784 or 78.4%, while the remaining 21.6% is explained by other variables that are not variables in this study.

Hypothesis Test

Table 3. Direct Effect

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
Perceived Supervisor Support -> Turnover Intention	0.810	0.815	0.089	9.082	0.000
Self Efficacy -> Perceived Supervisor Support	0.765	0.771	0.036	21.376	0.000
Self Efficacy -> Turnover Intention	0.099	0.094	0.120	0.825	0.410

Source: Data Output,2022

Table 4. Indirect Effect

	Original Sampl...	Sample Mean (...	Standard Devia...	T Statistics (O...	P Values
Self Efficacy -> Perceived Supervisor Support -> Turnover Intention	0.619	0.629	0.083	7.431	0.000

Source: Data Output,2022

Based on the results of data analysis, it can be seen that self-efficacy indirectly has a significant effect on turnover intention through perceived supervisor support of PT. Indonesian Islamic Bank in Aceh Province. The results of this study are in line with the results of research conducted by (Ankomah, 2020) (Kim 2020) (Panda, 2020), which states that perceived supervisor support has a role in mediating self-efficacy on turnover intention. The findings in this study imply that an employee's self-confidence will not be formed when the leader does not have empathy for his subordinates.

IV. Discussion

Effect of Self Efficacy on Perceived Supervisor Support

Based on the results of the data analysis, it shows that self-efficacy has a significant effect on the perceived supervisor support of employees of PT. Indonesian Islamic Bank in Aceh Province. This study is in line with the results of previous studies, which state that better self-efficacy will be able to increase the perceived supervisor support (Furayyan, 2009) (Beer, 2014) (Kumar, 2022). The findings in this study indicate that self-confidence in the abilities possessed by each employee will have an impact on harmonious relations between subordinates and superiors. This will impact the openness of any problems felt by associates to the issues they face. So, leaders determine their attitudes and actions to find solutions to these problems.

The Effect of Self Efficacy on Turnover Intention

Based on the results of the data analysis shows that self-efficacy does not affect the turnover intention of employees of PT. Indonesian Islamic Bank in Aceh Province. This study is by the results of previous studies (Marty, 2020) (Pitafi, 2020) (Zacca, 2021), which stated that self-efficacy did not affect turnover intention. The findings in this study indicate that when an employee can control emotions in the surrounding environment, it will impact the absence of employee interest in moving to another company.

The Effect of Perceived Supervisor Support on Turnover Intention

The results show that perceived supervisor support directly has a significant effect on employee turnover intention at PT. Indonesian Islamic Bank in Aceh Province. The results of this study are in line with research conducted by (Saleem, 2019) (Panda, 2020) (Nurchahyo, 2021), concluding that providing support and motivation by leaders to their subordinates can reduce the level of turnover intention. By offering rewards to employees who work with high loyalty, they deserve to get compensation in the form of additional incentives from their income.

V. Conclusion

Based on the results and discussion, a conclusion can be drawn that direct self-efficacy significantly influences the perceived supervisor support of PT. Bank Syariah Indonesia in Aceh Province. In contrast, self-efficacy does not affect the turnover intention of PT. Indonesian Islamic Bank in Aceh Province. Then perceived supervisor support directly has a significant effect on employee turnover intention at PT. Indonesian Islamic Bank in Aceh Province. Finally, indirectly perceived supervisor support has a role in mediating self-efficacy in the turnover intention of PT. Indonesian Islamic Bank in Aceh Province.

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