

Poor Managerial Factors Drive Employee Turnover Intention in Indonesian State Bank

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Abstract

The Covid-19 pandemic that has hit the whole world is a heavy blow to the world today. Banking employees are among those affected by the pandemic. It takes a manager's expertise in managing an organization, especially banking, in a situation like today. There is a difference in empirical evidence showing that leadership plays a significant role in reducing employee turnover. Through this study, the difference in empirical evidence is expected to be resolved with a conceptual framework that assumes that only "balancing work and family life" can reduce "employee turnover intention" caused by leadership failure due to poor managerial factors. This study uses a quantitative approach with the analysis tool SEM-Amos version 23. The population in this study is 8,000 bank employees at Bank Rakyat Indonesia (BRI), as many as 6,000 people, and at the Bank Pembangunan Daerah (BPD) SULSELBAR as many as 2,000 people. The sample was taken using an accidental sampling technique, randomly from anyone willing to fill out an online questionnaire—a sampling target of at least 100 people who fill out early. Until the specified time limit (4 weeks), only 211 employees (123 employees of BRI central and as many as 88 employees of BPD SULSELBAR) filled out the questionnaire and were declared complete. This study shows that poor managerial factors substantially contribute to the emergence of the desire to leave the company, especially in the banking world. However, if the balancing of work and family life is considered, the influence of organizational factors will be minor. This study also shows that poor managerial factors cause work and family life balancing to be disrupted, but employee turnover intention is not too significant. They are also proven by the direct contribution of poor managerial factors to employee turnover intention, which is greater than the indirect effect through

balancing work and family life. This study confirms that balancing work and family life is very large in reducing employee turnover intention. So, if you want to reduce employee turnover intention, balancing work and family life must be considered. This study also contributes to developing agency theory which shows the relationship between organizational factors (poor managerial) and employees. The primary key to this relationship is balancing work and family life which must be a concern in the banking world. From a managerial perspective, the contribution of this study can also be seen that leadership, especially the motivational function, is essential in the banking world, where the work is even more than 8 hours per day. The other most important thing is the attention to salary/income that is empirical evidence that can eliminate the desire of employees to leave the company. On the other hand, managers must be able to convince by providing a balance between work and the interests of their employees' families.

Keyword: poor managerial factor, balancing work and family life, employee turnover intention

Introduction

Organizations always hope to be able to develop continuously. Therefore, they are required to manage employees well. It can consider various factors in the management of employees, both internal and external. In the industrial era 4.0, employee turnover and turnover are so fast that it becomes a significant problem for every company. Human resource management is interesting because employee turnover is a serious problem, especially in human resource management. Meeting basic needs economically and providing a good working environment, adequate wages, and benefits can be burdensome. Every business hopes to increase productivity and reduce operating costs to make a profit.

Turnover intention is the most complicated problem faced by companies, including the banking world. The fast turnover of employees is the concern of many banking company managers today. Jobs that require accuracy, tenacity, and a longer working time than other companies are also obstacles managers face in managing their human resources. Busyness at work and family responsibilities is a trade-off that must be chosen by banking employees today. In Indonesia, taking care of the family is a responsibility that everyone cannot handle. The family for some of the community becomes the main to divide attention to the work of family members. Not infrequently, someone chooses to stop working to take care of the family well. This situation becomes a dilemma for every bank manager, especially state banks, namely *Bank Rakyat Indonesia* (BRI) and *Bank Pembangunan Daerah* (BPD) SULSELBAR.

This study was carried out using the perspective of agency theory. Agency theory is the existence of a principal-agent problem, namely a conflict of interest between individuals or groups and representatives authorized to act on their behalf against the principal's best interests [1, 2]. Principal-agent problems vary according to the principal agent's role and can occur in any situation due to different interests [2, 3]. Companies represented by leaders or managers will have different interests from employees in the company. This difference in interests can hinder good cooperation between employees and their leaders if there is no best solution. This study will bridge the gap between the two interests. In addition, this study departs from the existence of additional empirical evidence about the relationship between leadership embodied in poor managerial factors and employee turnover intention at state agencies in Indonesia by conducting a study on BRI and BPD SULSELBAR.

Literature Review

Theoretical background and hypothesis development

Studies show that good leadership reduces the desire to leave the company, and what is interesting is that authentic leaders can influence employee turnover intentions by positively increasing their engagement [4]. This is in line with findings showing that corporate social responsibility and ethical leadership can reduce turnover intention [5]. Transformational leadership directly prevents employees from forming intentions to leave and indirectly does so by fostering a collaborative culture [6-8]. However, a different view shows that leadership, primarily transformational leadership, has a negative relationship with employee turnover intention. Still, the correlation between these two variables is not significant [9] another study shows that transactional leadership increases employee turnover intention [10].

The discrepancy in the findings of these studies has stimulated researchers to conduct studies by assuming that there is leadership that can reduce employee turnover intention and that there is also something that can encourage turnover intention. Leadership with poor managerial factors is a form of leadership that can increase turnover intention. Studies on organizational factors, for example, identify the forming factors of poor managerial factors, including lack of management commitment and involvement, undocumented or not adequately defined processes, and lack of employee training [11], management style as a managerial factor driving organizational learning [12]. Furthermore, it found that organizational factors can increase organizational commitment in the public sector [13], then it is also understood that how leaders/managers exert either positive or negative influence on organizational performance [14]. While job satisfaction and low commitment can encourage someone's desire to leave the company [15]. Another study reported by [16] who studied employees' work efficiency in Assam and reported that the quality of work life of the employees is the extent of employees' personal needs which they learned through their personal experience in the organization. In this regard, [17] reported that the employees' competencies are directionally proportional to HRD climate which influences the job satisfaction.

Destructive leadership can reduce work and family life balancing and quality of working life, which can encourage employee turnover intention [18] [19]. Another study shows that bad decisions as a manifestation of poor managerial factors on employees can disrupt work and family life balancing [20, 21].

The existence of disharmony between work and family affects turnover intention and personal life satisfaction in the public sector workers [22, 23]. What is interesting is that there is a relationship between the work-life balance on wellbeing [24] and employee happiness will get family support at work so that it can reduce the turnover intention of employees [25]. Furthermore, organizational factors with poor managerial factors become a measure of the quality of working life that drives turnover intention [4, 26-29] although of course, personality characteristics and motivation can also encourage employee turnover intention ([30-32] analytical cognitive style can contribute to turnover intention [33].

Other studies on employee turnover intention, such as quality of working life, can determine employee turnover intention [18, 34, 35]. Studies on turnover intention in public accounting firms [36], turnover intention among engineering employees [37].

Further studies on the evaluation of precursors of hospital employee turnover [38] and several factors such as stress, social support, and work-life balance as resources on turnover intention [18, 39-41]. Based on these relationships, it can build the following hypotheses:

H1 : Poor managerial factors have a significant adverse effect on balancing work and family life.

H2 : Poor managerial factors have a significant positive effect on employee turnover intention.

H3 : Poor managerial factors have a significant positive effect on employee turnover intention through balancing work and family life.

Conceptual Framework

The relationship between variables is built based on the literature, and it can illustrate the hypothesis built in the literature review in this study in the conceptual framework in Figure 1. Measurement of variables and indicators can be seen in table 1.

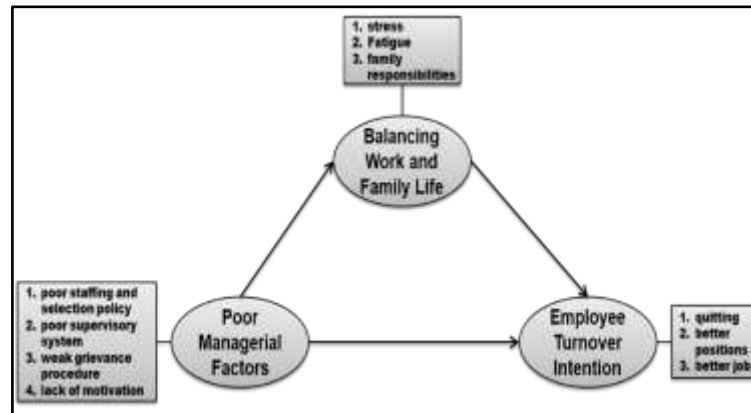


Figure 1: Conceptual Framework Methods

Sample Criteria

The sample in this study is 211 employees of state banks in Indonesia, namely 123 people (58.29%) BRI central employees and as many as 88 people (41.71%) BPD SULSELBAR employees. Respondents with a high school education level were 36 (17.06%), Diploma 1-3 were 28 people (13.27%), Bachelor of Strata 1 were 111 people (52.61%), and masters were 36 people (17, 06%). Respondents were male as many as 119 people (56.40%) and women as many as 92 people (43.60%). Furthermore, the age of respondents in the range of 20–30 years was 35 people (16.59%), in the range of 31–40 years was 201 people (95.26%), in the range of 41–50 years was 25 people (11.85%). Furthermore, respondents based on the level of position, namely Account Officers as many as 9 people (4.27%), Analysts as many as 17 people (8.06%), Administrative Assistants as many as 6 people (2.84%), Assistant Managers as many as 5 people (2, 37%), Operational Assistants as many as 17 people 8.06%), Marketing Assistants as many as 5 people (2.37%), Customer Service as many as 10 people (4.74%), Money Market Dealers as many as 5 people (2.37%), Funding Officer as many as 5 people (2.37%), Head Teller as many as 6 people (2.84%), Group Head as many as 5 people (2.37%), Junior Account Officer as many as 5 people (2.37%), Head of Section as many as 12 people (5.69%), Coordinator Section as many as 9 people (4.27%), Managers as many as 6 people (2.84%), Ordinary and Operational Employees as many as 17 people (8.06%), Branch Managers are 10 people (4.74%), Section Leaders are 14 people (6.64%), Persie Credit, Services and Marketing are 8 people (3.79%), Senior Managers are 14 people (6.64%), Teller as many as 10 people (4.74%), Deputy Head a Section as many as 8 people (3.79%), Deputy Leaders as many as 8 people (3.79%).

Measurement

This research was conducted using quantitative methods. The analytical tool used to answer the research objectives is SEM-Amos [42] version 23. The population in this study

was 8,000 bank employees (6,000 employees of Bank BRI and 2,000 employees of BPD SULSELBAR). Sampling using accidental sampling technique [43], namely anyone willing to fill out an online questionnaire with a sampling target of at least 100 people who fill it out first. This is done because the number of respondents in the SEM-Amos is between 100-200, which will be more accurate [39, 42, 43]. Until the specified time limit (4 weeks), only 211 bank employees (123 employees of Bank BRI and 88 employees of BPD SULSELBAR) filled out the questionnaire and were declared complete.

The Poor Managerial Factors (PMF) variable is measured by indicators of poor staffing and selection policy, poor supervisory system, weak grievance procedure, and lack of motivation. The variable Balancing Work and Family Life (BWFL) is measured by indicators of stress, fatigue, and family responsibilities [5, 21]. Then, the Employee Turnover Intention (ETI) variable is measured by the quitting dimension (indicator: getting a new job, the environment of work, health problem), better positions (indicator: the desire to have a better promotion, desire to earn more salary/better income, desire to enhance the capacity of self, desire to advance firm), better job (indicator: even more challenging, work that is appropriate to the ability, accessible transportation, close distance traveled, family support) adapted from the view ([23].

Table 1

Measurement of variable

Variable	Indicator	Item
Poor Managerial Factors (PMF)	poor staffing and selection policy	Employee selection and placement policies are not as expected Employee promotion and development policies are still not in line with employee expectations Managers are not able to put their employees in the correct position.
	poor supervisory system	Supervision by superiors is weak. The coaching system carried out by superiors is weak Bosses don't act decisively in every mistake
	weak grievance procedure	There is no helpdesk to accommodate employee complaints Employee complaints are not responded to properly Employee complaints are not followed up properly
	lack of motivation	Bosses rarely motivate subordinates. Bosses do not provide coaching space to direct and develop employees Managers are not able to convey every task and direction to their employees properly
Balancing Work and Family Life (BWFL)	stress	I avoid work stress because the workload given is still possible to take care of family needs. I avoid work stress because of my leadership's fair and reasonable attitude by providing flexibility in work and family matters.
	Fatigue	Even though the energy consumed by having to complete work and household tasks does not make me feel tired Even though my mind and time are devoted to work and family, it doesn't make me feel tired
	family responsibilities	Even though I have to concentrate on work responsibilities, it can still carry out family responsibilities.

Employee Turnover Intention (ETI)		I can balance work responsibilities and family responsibilities.	
	quitting	getting a new job the environment of work health problem	I have a desire to resign if I get a new job. I want a better work environment. I have a desire to leave the company because of health problems.
	better positions	desire to have better promotion desire to earn more salary/better income desire to enhance the capacity of self desire to advance firm	I want a better position than now I want an even better income I want to increase my capacity even better I want to get the opportunity to advance the company.
	better job	even more challenging work that is appropriate to the ability easy transportation close distance traveled family support	I have a desire to find a more challenging job. I have a desire to find a job that suits my abilities I have a desire to find a job where transportation is even easier I have a desire to find a job closer to where I live I want a job with full family support

Results and Discussion

Result

By using two stages of testing, namely Confirmatory Factor Analysis (CFA) and Model Fit Testing, the results of measuring the model's suitability are shown in table 2.

Tabel 2

Statistical Result

Variables	Items	Standardized Estimate	Estimate	Standard Error	Critical Ratio	P-Value	Reliability Construct Reliability	Variance Extracted
Poor Managerial Factors (BMF)	poor staffing and selection policy	0,574	0,645	0,082	7,872	***	0,88	0,59
	poor supervisory system	0,837	0,902	0,083	10,817	***		
	weak grievance procedure	Deleted Item				-		
	lack of motivation	0,875	1,000	Reference Point				
Balancing Work and Family Life (BWFL)	stress	0,628	1,000	Reference Point			0,82	0,61
	fatigue	0,879	1,437	0,149	9,647	***		
	family responsibilities	0,828	1,189	0,127	9,325	***		
	quitting	0,944	1,076	0,272	3,960	***	0,71	0,50

Employee Turnover Intention (ETI)	better positions	0,295	0,221	0,087	2,550	0,011		
	better job	0,701	1,000	Reference Point				

Cut of Value	Result	Remark
df = 48, X2 = 65,171	113,586	Marginal
≥ 0,05	0,000	Marginal
≤ 3	2,366	Fit
≥ 0,90	0,918	Fit
≥ 0,90	0,867	Marginal
≥ 0,90	0,922	Fit
≥ 0,90	0,943	Fit
0,03 - 0,08	0,077	Fit

Note: *** (Significant at Level $p < 0.01$)

The CFA results in table 2 show that each item has good validity and reliability values. With loading factor coefficient $> 0,5$; Critical Ratio (C.R) > 2 ; and P-Value < 0.05 , each item is declared capable of validly measuring its construct. The value of Construct Reliability (CR) 0.7 and Variance Extracted (AE) 0.5 indicates that overall, the items have a reliable value in measuring construct.

From the results of data processing, Poor Managerial Factors (PMF) can be measured by "poor staffing and selection policy*" with a loading factor coefficient of 0.574, while the "poor supervisory system" provides a measurement of 0.837, and "lack of motivation" measures PMF with a loading factor coefficient. 0.875. For the reliability test, the PMF shows a value of 0.88, while the variance extracted is 0.59. Furthermore, Balancing Work and Family Life (BWFL) is measured by "stress" with a loading factor coefficient of 0.628, "fatigue" 0.879, and "family responsibilities" with a loading factor of 0.828. The reliability test of this variable is indicated by the construct reliability value of 0.82, and the variance extracted 0.61.

Its dimensions explain employee Turnover Intention (ETI) in this study, namely "quitting" of 0.944, the better position of 0.295, and the better job of 0.701. The reliability test for the ETI is indicated by the construct reliability value of 0.71, and the variance extracted 0.50. As a variable with dimensions, we use the second-order CFA technique to see further measurements. The measurement results are shown in Table 3.

Table 3

Second Order CFA for Employee Turnover Intention

Variables	Items/Dimensions		Standardized Estimate	Estimate	S.E.	C.R.	P-Value	Reliability Test	
								Construct Reliability	Variance Extracted
Employee Turnover Intention (TI)	Quitting	getting a new job	0,778	1,000	Reference Point			0,80	0,57
		the environment of work	Deleted item				-		
		health problem	0,730	0,960	0,115	8,386	***		
	Better Positions	desire to have better promotion	0,686	1,000	Reference Point			0,82	0,71
		desire the earn more salary/better income	0,972	1,293	0,368	3,517	***		
		desire to enhance the capacity of self	Deleted item				-		
		desire to advance firm	Deleted item				-		
	Better Job	even more challenging	Deleted item				-	0,88	0,78
		work that is appropriate to the ability	Deleted item				-		
		easy transportation	0,942	1,114	0,100	11,183	***		
		close distance traveled	0,823	1,00	Reference Point				
		family support	Deleted item				-		

Note: *** (Significant at Level $p < 0.01$)

As shown in the table, "quitting" is measured by "getting a new job" of 0.788 and "health problem" of 0.73. "desire to have better promotion" as an indicator can measure "better positions" of 0.686. And "desire to earn more salary/better income" gives a measurement of 0.972. "better job" as a dimension is also well measured by "easy transportation" of 0.942 and "close distance traveled" of 0.823. These dimensions have a good level of validity with a critical ratio (C.R) > 2 and p-value < 0.05. For reliability, the indicators of this dimension show a good reliability value with a construct reliability value of 0.7 and variance extracted 0.5. Overall, the measurement model in this study can be seen in figure 2.

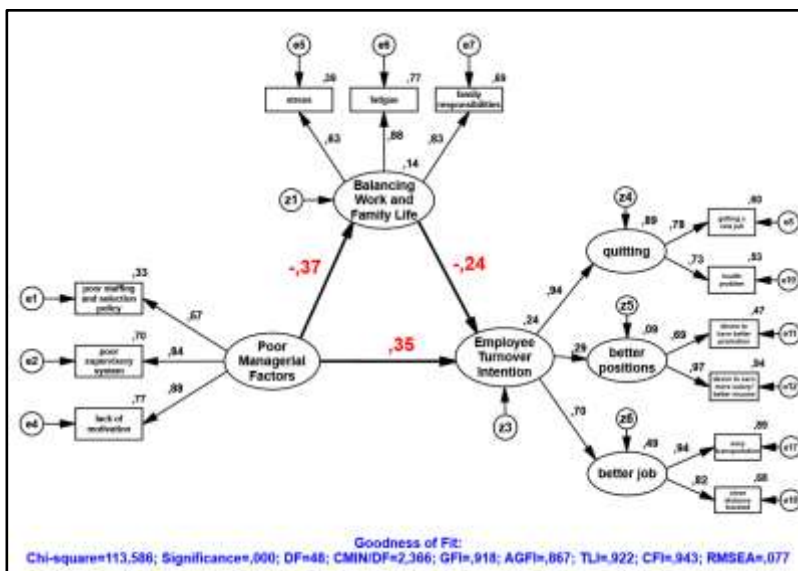


Figure 2: Structural Equation Model

For the fit testing model, the Goodness of Fit value shows good results by meeting the cut-off value, especially the CMIN/DF value = 2.366; GFI = 0.918; AGFI=0.867; TLI=0.922; CFI=0.943; and RMSEA=0.077. Thus, it can conclude that structurally, the model generated from the data collected has conformity with the conceptualized model.

The discriminant validity test in table 4 shows that the value of (AVE) is greater than the correlation value between constructs. This shows that this study's data can capture the phenomena conceptualized in this study [44].

Table 4

Discriminant Validity

Variables	PMF	BWFL	ETI
PMF	<u>0,77</u>		
BWFL	-0,373	<u>0,785</u>	
ETI	0,353	-0,238	<u>0,699</u>

Note: the number on the diagonal (bolted and underlined) is the square root value of the variance extracted

The full model measurement results show that PMF has a negative and significant effect on BWFL ($\gamma = -0.373$; p-value = 0.000), as well as the effect of BWFL on ETI ($\beta = 0.238$; p-value = 0.009). Different results are shown by the direct effect of PMF on ETI, which is positive and significant ($\gamma = 0.353$; p-value = 0.000). For the indirect effect, the measurement results by AMOS output show the standardized indirect effect value of PMF on ETI through BWFL of 0.089. Through the Sobel test, BWFL was confirmed to mediate the effect of PMF on ETI statistical Sobel of 3.405 and a significance of 0.000. According to [45], this type of mediation is partial mediation, where the results of measuring the direct influence of PMF on ETI also show positive and significant results.

Tabel 5

Hypothesis Testing

Hypothesis	Standardized estimate	Estimate	Standard Error	Critical Ratio	P-Value	Result
H1: Poor Managerial Factors \square Balancing Work and Family Life	-0,373	-0,168	0,036	-4,616	***	Accepted
H2: Poor Managerial Factors \square Employee Turnover Intention	0,353	0,114	0,034	3,402	***	Accepted
H3: Balancing Work and Family Life \square Employee Turnover Intention	-0,238	-0,171	0,066	-2,602	0,009	Accepted
H4: Poor Managerial Factors \square Balancing Work and Family Life \square Employee Turnover Intention	0,089	Sobel Statistic: 3,405			***	Accepted

Note: *** (Significant at Level $p < 0.01$)

Discussion

Employee Turnover Intention

In this study, we specifically discuss Employee Turnover Intention (ETI) in employees based on the dimensions that are considered to have a strong correlation in explaining ETI. The measurement results in Table 3 show that of the three conceptualized dimensions, “quitting” is the largest dimension in explaining ETI. In this dimension, “getting a new job” is the dominant indicator that measures “quitting” as a dimension of ETI ($\lambda = 0.778$). This shows that employees tend to leave the organization when they get a new job that is considered better. Furthermore, the “desire to earn more salary/better income” is the most significant indicator that explains “better positions” as one of the ETI dimensions ($\lambda = 0.972$). Meanwhile, in the “better job” dimension, the “easy transportation” indicator becomes dominant in forming this dimension ($\lambda = 0.942$). This shows that transportation problems are a consideration for someone wanting to leave their job apart from salary problems.

Although the “better positions” dimension contributes the least in explaining ETI, it still needs to be considered an integral part of measuring the ETI construct. Therefore, to suppress employee turnover intention, organizations need to pay attention to salary/income and promotions from employees. Of course, employee performance must also be the basis for consideration in making policies regarding this issue. What is interesting in this study is that in the “better position” dimension, there are two indicators that are considered not to be a reason for employees to leave the company, namely “desire to enhance the capacity of self” and “desire to advance firm.” Hence, in general, employees want to leave the company. For a reason, “desire to earn more salary/better income,” and the second is “desire to have a better promotion.” Meanwhile, in the “better jobs” dimension, there are two indicators that are not the reason someone wants to leave the company, namely “even more challenging” and “work that is appropriate to the ability.”

The Effect of Poor Managerial Factors, Balancing Work and Family Life on Employee Turnover Intention

The results of this study indicate that PMF has a negative and significant effect on BWFL. Thus, any increase in PMF, which in this study is measured by poor staffing and selection policy, poor supervisory system, and lack of motivation, will reduce the BWFL value as measured by stress, fatigue, and family responsibility. However, there is an indicator of "weak grievance procedure" in the variable poor managerial factors. This is not a reason for a bank employee to want to leave his job and is not a factor that can interfere with the "balancing work and family life" of bank employees, especially during the COVID-19 pandemic.

Lack of motivation is the indicator with the most effective measurement in describing PMF ($\lambda = 0.875$). It can interpret this result that a managerial concept will be wrong if the manager cannot motivate HR. Interestingly, the ability to motivate employees is not always owned by managers or the organization. In their study that discussed the importance of motivating managers' abilities, [7, 29] explained that special training is needed for managers to have this ability. The study also emphasized how motivation can emerge based on Self-Determination Theory [46].

The measurement results clearly show the significant influence of lack of motivation in describing a flawed managerial system, which can then significantly reduce BWFL in employees. Furthermore, "fatigue" becomes the primary indicator measuring the BWFL variable ($\lambda = 0.88$). Based on the results of this study, it can also state that a poor managerial system can result in fatigue for employees because it will suppress their ability to balance work life with family life.

This study also shows that the effect of BWFL on ETI is negative and significant ($\beta = -0.238$; p-value = 0.009). Thus, the higher the employee's ability to balance work and family life, the lower the desire to leave the organization. However, it should emphasize that in this study, BWFL is also measured by an indicator which is the result of an employee's inability to balance work and family life, which, based on the measurement results, is indicated by fatigue. This means that when an employee cannot balance work and family life, they will feel fatigued, encouraging him to leave the organization. This finding is in line with previous studies on how the balance of work and family life is an antecedent of employee turnover intention [5, 18, 35].

PMF shows a different effect on ETI. The measurement results show that directly, PMF has a positive and significant effect on ETI ($\gamma = 0.353$; p-value = 0.000). Like the results of a previous study which stated that the worse the organizational system, the employee's desire to leave the organization would also increase [33], we support [6] statement that transformational managers are needed to be able to suppress turnover intention. However, HR is an asset for the organization that should be maintained, especially if it has the ability and performs well.

It also showed the same findings on the indirect effect of PMF on ETI through BWFL, which was also positive and significant (standardized indirect effect 0.089; p-value = 0.000). From these results, it can interpret that PMF has a significant influence in increasing the desire of employees to leave the organization. Because when the organizational system deteriorates, employees will be increasingly unable to balance work life with family life, so the desire to leave the organization will also increase. Sobel test results show that the role of BWFL is very significant in mediating the effect of PMF on ETI. Therefore, consistent with the subsequent study by [18, 47], organizations should create an environment that encourages employees to balance life in the world of work and family.

Another important note from the results of this study is that, with the immense influence of PMF on increasing ETI, which is indicated by a lack of motivation, we think that good

leadership skills show an organizational system. This is important considering that this study was conducted in large organizations where the quality of managers will significantly affect organizational performance.

Conclusion

This study shows that poor managerial factors substantially contribute to the emergence of the desire to leave the company, especially in the banking world. However, if the balancing of work and family life is considered, the influence of organizational factors will be minor. This study also shows that poor managerial factors cause work and family life balancing to be disrupted, but employee turnover intention is not too significant. They are also proven by the direct contribution of poor managerial factors to employee turnover intention, which is greater than the indirect effect through balancing work and family life. This study confirms that balancing work and family life is very large in reducing employee turnover intention. So, if you want to reduce employee turnover intention, balancing work and family life must be considered. This study also contributes to developing agency theory which shows the relationship between organizational factors (poor managerial) and employees. The primary key to this relationship is balancing work and family life which must be a concern in the banking world. From the managerial point of view, the contribution of this study can also be seen that leadership, especially the motivational function, is critical in the banking world, whose work is even more than 8 hours per day. The other most crucial thing is paying attention to salary/income so that the desire of employees to leave the company is eliminated. On the other hand, managers must be able to convince by providing a balance between work and the interests of their employees' families.

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