DETERMINANT FACTOR AND DEVELOPMENT OF STRATEGY MODEL OF TURNOVER INTENTION ON BANKING IN BENGKULU CITY

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ABSTRACT
This study aims to analyze the existing HR Practices and the behavior of OCB employees that are able to predict the factors causing the turnover intention of employee in Banking companies. Research method through quantitative approach, this research type is descriptive research and verificative research. Data collection techniques used questionnaires and documentation techniques. Source of data obtained through primary data and secondary data. The unit of analysis in this study Banking companies and observation units are conventional banking employees in Bengkulu City. The number of samples was determined using the Slovin formula so that obtained a sample of 311 respondents. The data analysis process used is SEM (Structural Equation Modeling). The results showed that HR Practices have a significant positive influence on OCB, HR Practice and OCB has a significant negative effect on Turnover Intention, while HR Practices through OCB has no effect on Turnover Intention.

Keywords: HR Practice, OCB, Turnover Intention

1. INTRODUCTION
Turnover is the behavior of the exit of members of the organization or company for a specific reason. This turnover action begins with intention to come out (turnover intention). Tampi said that turnover of bank employees in Indonesia reached 15% - 20% per year. This amount is higher than the turnover rate of manufacturing industry which is around 8% (Wulandari, 2008). In other cases, PwC (PriceWaterhouseCoopers) survey through PwC Indonesia (2012) shows that turnover rate for employees reaches 10% - 20%. A high turnover rate poses a challenge for bank management to focus more on the human resources sector. The number of turnover continues to increase and the lack of attention will increase the cost for companies to recruit and conduct training for new employees as a replacement for outgoing employees so that companies are not able to achieve maximum efficiency. Ali and Baloch (2010) who say that high turnover leads to high training costs, low enthusiasm for work, employee pressure, and loss of human resources.
The high turnover rate in Indonesia is shown by Watson Wyatt survey results stated at the Global Strategic Reward press conference. According to the survey, in 2007 the turnover rate in the banking sector for important positions, ie managerial level and above it reached 6.3% -7.5%, whereas in the industry generally only 0.1% -0.74%. Therefore, the high level of turnover in the banking sector must also get serious attention, because it can affect the efficiency and effectiveness of the banking sector itself. Employee turnover can disrupt the organization's plans and strategies to achieve its objectives (Abasi & Hollman, 2008), which is related to the reduction in human resources and the loss of staff with the talent required by the organization.

Turnover is also a problem with the Conventional Bank in Bengkulu. Problems of turnover on Conventional Bank in Bengkulu are suitable for research. This is supported by data on employee levels coming out from 2011 to 2015. From preliminary survey data it is known that employee turnover rates tend to increase from 2011 to 2015. From 2011 showed a turnover rate of 2.08%. In 2012 there was an increase of turnover to reach 6.07%. However, the following year the employee turnover rate decreased to 4.72%. In 2014 there is a drastic increase of turnover rate to 20.71%. Then in 2015 there was an increase in employee turnover rate up to 37.21%.

From this it can be seen that the gap phenomenon is a drastic increase of turnover from 2013 to 2015. The occurrence of the increase is allegedly caused by several factors such as organizational citizenship behavior (OCB). According to Organ (2002) OCB is a behavior based on volunteerism that can not be imposed on job limits and does not officially receive awards but is able to contribute to the development of productivity and organizational effectiveness. Furthermore, Organ (2002) explains that OCB can contribute to the improvement of the social system within the overall scope of the organization. Given the high OCB is expected to have a good impact on service to customers. In this case the employees are expected to be more capable, more responsive, more alert, friendly to the customer in carrying out duties and stay in the company and feel responsible for the success of the company.

OCB in the field of work in the banking world has a very important role, given the importance of services to customers that will determine the good of the company. Workers with high OCBs can create a positive atmosphere in the work environment that will also affect performance in the overall scope of the company. OCB is very influential in the success of an organization, it can be seen from the dimensions of OCB that has a relationship equivalent to job satisfaction, organizational commitment, honesty, attitude and leadership support (Lepine, et al., 2002).

In fact in the field employees often feel not feel at home working in the company. If there are other companies that offer better opportunities and salaries, employees will not hesitate to resign from the company or in other words the emergence of turnover intention in employees. Humanely this is natural, considering every human being aims to achieve a better life. However, for the company this is a disadvantage, given the time and cost needed to recruit new employees and give them skills that support the implementation of the task is not small.

HR practices also have a relationship to OCB that serves as an antidote to turnover intention. HR Practices, can create interaction of organizational relationship with employee and from this relationship employee will be more likely to display
OCB behavior. The organizational approach to Human Resource Management in practice is an instrument that gives rise to a higher OCB level (Morrison, 1996). Where this practice can improve the performance of employees and their OCB, so it also affects the decrease in turnover intention that the company expects.

Based on the above mentioned conditions, The purpose of this study is as follows:
1. To examine and analyze the impact of HR Practice on OCB on bank employees.
2. To review and analyze the influence of the BCA on Turnover Intention of Bank employees.
3. To examine and analyze the effect of HR Practice on turnover intention of bank employees.
4. To examine and analyze the impact of HR Practice and OCB collectively on turnover intention.
5. Analyze the implementation of existing HR practice policies in banking.

2. REVIEW OF LITERATURE

2.1. HR Practice

Human Resource (HR) Practices is an important practice of MSDM by the company, this is because it will relate to the intention to leave the intention (leave). This includes things like the lack of competitive compensation, high stress, working conditions, monotony, poor supervision, poor communication and other organizational practices (Martin, 2011).

The practice of human resources (HR) relates to all aspects of how people work and are managed within the organization. This includes activities such as HR strategy, HR management, corporate social responsibility, knowledge management, organizational development, human resource resources (human resource planning, recruitment and selection, and talent management), performance management, learning and development, reward management, employee relations, employee benefits, health and safety, and the provision of employee services. Human resource practices have a strong conceptual foundation, drawn from the behavioral sciences and from strategic management, human capital, and industrial relations theory. This understanding has been built with the help of various research projects (Joarder, 2011).

HR Practice is a set of practices used by an organization to manage human resources through the facilitation of competence development that is the company's specification, resulting in complex social relationships and produces organizational knowledge to maintain competitive advantage (Tan, Ling., 2011). Against this background, we conclude that human resource management practices relate to specific practices, formal policies, and philosophies designed to attract, develop, motivate and retain employees that ensure effective functioning and organizational survival. The importance of human resource management has evolved over several years in the academic world and in practice because human resource management helps employees to shape their attitudes and behavior (Joarder, 2011).
Martin (2011) which includes human resource practices are: Recruitment and hiring, Training and development, Benefit and compensation, Evaluation and supervision. While Bergiel et al (2009), covers Compensation, Support from supervisors, Growth Opportunities (Employee Growth Opportunities), Training. From some indicators presented by the experts, in this dissertation, the researcher tries to combine some of the existing indicators into: recruitment, training / training, compensation, supervisor support, employee growth opportunities and evaluation / performance appraisal.

2.2. OCB (Organizational Citizenship Behavior)

Frances et al (2001) suggests that OCB (Organizational Citizenship Behavior) is a voluntary behavior that is beyond the formal requirements of the job. The behavior undertaken contributes to organizational effectiveness. While according to Organ et al (2006) OCB as independent individual behavior, it is not directly related to the reward system and can improve organizational functions. Free behavior itself means that the behavior occurs voluntarily without coercion. The literature review of Castro et al. (2004), identifies two main approaches in defining the OCB concept. These researchers consider this type of behavior as an extra-role behavior, where individual workplace contributions that fall outside the specific role requirements are demanded and not directly and explicitly considered by the formal reward system. Another researcher, Graham, in Castro et al. (2004) argue that OCBs should be viewed as separate from job performance, thus negating the difference between role and extra-role performance. This view indicates that OCB should be understood as a global concept that incorporates all relevant positive individual behaviors within the organization.

The division and measurement of OCB is derived historically from 3 sources. One such source is taxonomy, which is the cooperative activities of co-workers, protective actions of systems or subsystems, creative ideas for improvement, self-training to enhance individual responsibility, and maintenance of organizational attitudes to external stakeholders and their constituents (Farh et al., 2004). Other sources such as Graham (1991) and Van Dyne et al. (1994) who is an ancient Greek philosopher, in his research also considered OCB as the basis. Farh et al. (2004) suggest loyalty and boosterism as a significant form of OCB. He also proposed for the interest of the principle of dissenting opinions from organizational practices and challenges to the status quo. However, the most widely used dimensions in empirical studies are altruism, conscientiousness, civic virtue, sportsmanship, and courtesy (Schnake and Dumler, 2003).

Building on the concept of work created by Organ et al (2006) identifies five major categories of OCB.
- Altruism, free behavior of individuals who have the effect of helping other employees related to the organization's operations
- Conscientiousness, free behavior of employees who work beyond the minimum role set by the organization and comply with existing rules within the organization.
- Sportmanship, willingness to tolerate despite being dis-appointed, avoiding complaining, verbal abuse, and exaggerating problems.
- Courtesy, directed behavior avoids problems that may occur with other employees.
- Civic virtue, behavior that indicates that an employee is responsible for participating, involving himself, and paying attention to the survival of the company.

2.3. Turnover Intention

Turnover intention is defined as a person's behavioral attitude to withdraw from the organization (Aydogdu & Baris, 2011). Robbins and Judge (2013) explains that employee turnover is a voluntary or voluntary permanent resignation of an organization. Mathis and Jackson (2011) proposed turnover as one process was replaced by where the employee left the organization and the job position must be someone else. The opinion indicates that turnover intention is a desire to move, not yet reached the stage of realization that is to move from one workplace to another workplace. Turnover Intention can be expressed as the degree of propensity attitudes that an employee has to look for a new job elsewhere or a plan to leave the company within the next three months, six months to come, one year to come, and two years to come come..

Model Mobley et al. turnover intention is preceded by a process whereby a decision is considered before leaving the organization, as follows (Martin, 2011: 7):
1. Intention to quit is to reflect the behavior of someone who is keen to get out, usually starting with a high absenteeism and absenteeism before one determines the attitude to get out of the organization.
2. Job search is reflecting the individual's desire to find another job.
3. Thinking of quit that reflects the individual to think before taking the attitude out, he will think in the framework of the decision, exit from his job or stay in his work environment.

Several previous studies on HR Practice on Turnover Intention, including Long, Perumal, & Ajagbe (2012); Santhanam, Kamalanabhan, Dyaram, & Ziegler (2015); Benjamin and Udechukwu (2014); Balderlou and Hassani (2015) who stated that HR practices have no effect or even predict turnover intention. Balderlou & Hassani (2015), Human Resource Practices does not affect turnover intention and only affects if mediated by OCB. So for this research the researcher is interested to re-examine the HR Practice with the combination of dimensions (Bergiel et al., 2009; Martin, 2011) on Turnover intention with OCB as an AIDS mediator variable, Zulfqar et al., 2014) because OCB in the banking world has a role which is very important, given the importance of services to customers that will determine the good of the company (Lepine et al., 2002).

The practice of HR, otherwise can create interaction of organizational relationship with employee and from this relationship employee will be more likely to display OCB behavior. The organizational approach to Human Resource Management in practice is an instrument that gives rise to higher OCB levels (Morrisson, 1996). Where this practice can improve the performance of their
employees and OCBs, it also affects the improvement of service quality that the company expects. The results of previous studies which suggest that OCB is significantly affected by Human Resource Management Practices (Ahmed et al., 2012; Dash and Pradhan, 2014; Balderlou, Hassani, 2015; Owor, 2015). Therefore it can be formulated a hypothesis:

**H1: HR practices have a positive effect on OCB**

Human Resource Practices is an important thing to note by the company, this is because it will relate to intention to leave (intention to leave). This includes things such as the lack of competitive compensation, high stress, working conditions, monotony, poor supervision, poor communication and other organizational practices. According to Allen et al. (2003) and Bergiel et al. (2009) researchers nowadays state that human resource practices are a consideration for employees, and in recent developments will reduce employee turnover. The above statement is reinforced by some previous research conducted by Long, Perumal and Ajagbe, 2012; Benjamin and Udechukwu, 2014; Balderlou, Hassani, 2015; Santhanam, Kamalanabhan, Dyaram and Ziegler, 2015 which states that HR practices have an effect on turnover intention. Therefore it can be formulated a hypothesis:

**H2: Human resource practices negatively affect turnover intention.**

OCB can make employees longer within the organization, have high corporate quality and help the company’s success. So OCB can establish a good organizational work environment resulting in employee dedication, low turnover rate and good quality. The above statement is reinforced by some previous research conducted by Plooy and Roodt, 2010; Kim, Lee, and Choi, 2012; Balderlou, Hassani, 2015; Huak, Pivi and Hassan, 2015 stating that turnover intention is significantly affected by the OCB. Therefore it can be formulated a hypothesis:

**H3: OCB negatively affect Intention turnover.**

**H4: HR practices and OCB negatively affect turnover intention**

### 3. RESEARCH METHOD

#### 3.1. Research Type

The type of research used in this research is descriptive research and verification research. This study describes how HR Practice has worked with the company, how OCB can become a mediator in influencing turnover intention levels, and how HR Practice can influence turnover intention, so that the results of this study can be seen which are good HR Practice policies and which are not good for the company to find a policy solution that can reduce the turnover intention level.

#### 3.2. Source of Data and Sampling

The data is sourced from the primary data collected, observed, and directly recorded by the researcher from the source and require further processing. The
research population is conventional banking employees in Bengkulu City. Sampling technique using Slovin formula, so the number of samples in this study as 311.

3.3. Collection Techniques and Data Analysis

The data collection techniques using questionnaires and interviews on stakeholders to confirm the existing policy related to HR Practice. The model to be used in this research is the model of causality or relationship or influence and to test the proposed hypothesis, the analytical technique used is SEM (Structural Equation Modeling) from LISREL statistician. The use of SEM allows the analysis of a series of relations simultaneously to provide efficiency statistically. The resulting data will be interpreted and summarized for the development of policy recommendation models.

4. RESEARCH RESULT

An assessment of the overall fit of a model can be performed using the goodness of fit indicators in judging.

<table>
<thead>
<tr>
<th>N Indicator</th>
<th>Cut-off</th>
<th>Calcula</th>
<th>Conclusion</th>
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<tbody>
<tr>
<td>Chi-Square</td>
<td>&lt; 279,287 df 2</td>
<td>274,64</td>
<td>Good</td>
</tr>
<tr>
<td>Probability</td>
<td>≥ 0.05</td>
<td>0.073</td>
<td>Good</td>
</tr>
<tr>
<td>RMSEA</td>
<td>≤ 0.08</td>
<td>0.027</td>
<td>Good</td>
</tr>
<tr>
<td>GFI</td>
<td>≥ 0.90</td>
<td>0.890</td>
<td>Marginal</td>
</tr>
<tr>
<td>AGFI</td>
<td>≥ 0.90</td>
<td>0.863</td>
<td>Marginal</td>
</tr>
<tr>
<td>CMIN/df</td>
<td>≤ 2.00</td>
<td>1.135</td>
<td>Good</td>
</tr>
<tr>
<td>TLI</td>
<td>≥ 0.95</td>
<td>0.989</td>
<td>Good</td>
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<tr>
<td>CFI</td>
<td>≥ 0.95</td>
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Of the 8 indicators, only 2 stated that the model has a poor fit (marginal), the rest states that the model has a good fit. So from this it can be concluded that the model has a good fit. The cut off value of the determination of fit model is if from 8 criteria at least six criteria stated fit. Hypothesis testing of this research is done based on Critical Ratio (CR) value of a causality relationship from SEM processing. To test the acceptance of the research hypothesis as previously proposed, it will then be discussed based on the following SEM results.

Analysis of SEM data processing result is done by doing conformity test and statistical test. Results of empirical model data processing are shown in Figure 1.
Figure 1. Empirical Model

Hypothesis tests are done by looking at the value of significance of each variable to see the effect of independent variables on the dependent variable. If the value of significance <0.05, then the hypothesis that there is the influence of independent variables on the dependent variable can be accepted. Testing hypotheses one to four based on Figure 1 can be explained as follows:

1. The result of SEM analysis shows the coefficient of pathway of HR Practices (X) to OCB (Y) of 0.756 with probability value 0.035 smaller than 0.05, indicating a significant and positive influence of HR Practices on OCB (Y).

2. The result of SEM analysis shows the coefficient of OCB (Y) path to Turnover Intention (Z) of -0.960 with a probability value of 0.039 is smaller than 0.05, indicating a significant and positive influence of OCB (Y) on Turnover Intention (Z).

3. The result of SEM analysis shows the coefficient of HR Practices (X) path to Turnover Intention (Z) of -0.748 with probability value 0.026 less than 0.05 indicating a significant and positive influence of HR Practices (X) on Turnover Intention (Z).

4. SEM analysis results show that indirect influence of HR Practices through OCB to Turnover Intention can be calculated with the result of HR Practices path coefficient to OCB of 0.756 with OCB path coefficient to Turnover Intention of 0.960 of 0.726. The result of indirect path coefficient 0.726 is smaller than the direct path coefficient 0.748 means the fourth hypothesis is rejected.

5. DISCUSSION

5.1. Effect of HR Practices on OCB

The result of output of AMOS 4.01 obtained by probability value of error 0.035 smaller than significant level 0.05 and value loading 0.756 meaning hypothesis which stated HR Practices have significant and positive effect to acceptable OCB. This study supports previous studies which suggest that OCB is significantly affected by Human Resource Management Practices (Ahmed et al., 2012; Dash and Pradhan, 2014; Balderlou, Hassani, 2015; Owor, 2015).

5.2. The Effect of OCB on Turnover Intention

The result of output of AMOS 4.01 obtained by probability value of error 0.039 is smaller than significant level 0.05 and loading value -0.960 mean hypothesis that OCB have significant negative effect to Turnover Intention acceptable. This research supports some previous research conducted by Plooy and Roodt, 2010; Kim, Lee, and Choi, 2012; Balderlou, Hassani, 2015; Huak, Pivi and Hassan, 2015 stating that turnover intention is significantly affected by the OCB.

5.3. Effect of HR Practices on Turnover Intention
The result of output of AMOS 4.01 is 0.026 error probability value is smaller than significant level 0.05 and loading value -0.748 meaning hypothesis which stated HR Practices have significant negative effect to Turnover Intention acceptable. This research supports some previous research conducted by Long, Perumal and Ajagbe, 2012; Benjamin and Udechukwu, 2014; Balderlou, Hassani, 2015; Santhanam, Kamalanabhan, Dyaram and Ziegler, 2015 which states that HR practices have an effect on turnover intention.

5.4. Effect of HR Practices Through OCB on Turnover Intention

The output of AMOS 4.01 obtained direct path coefficient values of HR Practices to Turnover Intention (0.748) is greater than that of OCB (0.726), so HR Practices through OCB have no effect on Turnover Intention. This suggests that strong HR Practices can directly affect Turnover Intention without going through OCB. From the above results, it is known that to overcome the intensive turnover intention is to improve the OCB and HR practice at the company. So the strategy that can be done by personnel to overcome the turnover intention is the strategy of HR Practices and OCB. Furthermore, to minimize potential losses, the organization can also apply two policies, namely:

1. The allowed period for newly accepted employees to resign. This is to avoid the case of new employees enter a few days but then he did the turnover. This strategy is to maintain the image of the organization.
2. The employee who has been accepted but has not yet expired his contract and wants to resign, and then he is required to reimburse the training costs he has received. The cost of such training is very expensive, so employees have to think again when going out of the organization.

Based on Law no. 13 of 2003 on Manpower, the amount of training costs to be returned is the amount of wages of employees until the expiry of the term of the employment agreement. The above mentioned strategies are actually indicators that the organization is sensitive to OCB employees. Organizations must immediately act to reform and reorganize all, where all of these are one of the programs of HR practices.

In addition, to prevent turnover is the organization should have designed the creative programs. Creative programs are useful for empowering employees. Empowerment means employees are involved in the process of making decisions about the course of the organization. The problem is that not many employees are willing to follow the programs. This may be the employees are in an important position. They are in a comfort zone. To arouse employees' internal motivation, the organization can emphasize that HR practices are not only in the management manager, but also in every employee because employees are encouraged to bring up their OCB. To bring up OCB employees so that employees are keen on the opportunities that exist in the organization, the organization can offer training to emerge the achievement boost (nAch), provide challenges in the work, give freedom to innovate in completing tasks, but secure job security that is an application from HR practice itself.
6. CONCLUSION AND SUGGESTION

6.1. Conclusion

Based on the results of the analysis and discussion then this study can be summarized as follows:

1. HR Practices have a significant and positive influence on OCB.
2. OCB has a significant negative effect on Turnover Intention.
3. HR Practices have a significant negative effect on Turnover Intention.
4. HR Practices through OCB has no effect on Turnover Intention.
5. To prevent the high turnover, companies need to maintain and develop their employees' OCB to stay strong. Efforts to improve the OCB of employees can be in the form of HR practices in the form of providing appropriate training, development of a fair compensation system, the formulation of needs and expectations of employees into organizational goals, the creation of employee-oriented employee behavior and employee development opportunities.

6.2. Suggestion

The purpose of this paper is to explain the organizational strategy for HR practice so that the tendency for turnover to be reduced. A direct investment organization strategy is to ensure that salaries, honors, and bonuses should be provided to employees in terms of both the amount and timing of the award. Indirect investment strategy is an opportunity for employees to develop themselves. It is called indirect investment because the impact is indirect for self-development of employees. Employees who are able to develop themselves means that he is able to empower himself. He became keen on the opportunities offered by the organization to increase its ability. Employees who are potentially exposed will also be OCBnya, so the intention of turnover actually decreased.

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