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Antecedents and Consequences of Employee Turnover Intention of the State-Owned Bank in Indonesia

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Abstract: The purpose of this study is to assess and analyze the direct relationships between corporate culture, workload, and work discipline on employees' turnover intention and their performances at the state-owned bank, PT. Bank Mandiri in the Banda Aceh city, Indonesia. It also assesses and analyzes the mediating effect of employee turnover intention on the relationships between corporate culture, workload, and work discipline and the bank's employee performance. All 230 employees of the bank were investigated and analyzed using structural equation modeling (SEM). The study found that corporate culture, workload, and work discipline have positively and significantly affected employees' turnover intention and their performances. Additionally, the study also documented a positive significant mediating effect of employee turnover intention on the relationships between corporate culture, workload, and work discipline and the bank's employee performance. These findings suggest that to improve the employee performance, the bank should manage the turnover intention of the employees based on the improvement of organizational culture and the management of workload and work discipline of their employees.

Keywords: Corporate culture, Workload, Work discipline, Turnover intention, Employee performance, State-owned bank.

INTRODUCTION

Human resources are the most important assets of an organization. The success of an organization depends very much on the quality and performance of its employees. Considering the pivotal role and importance of human resources has made all organization to rethink, how so the employees could produce quality work. However, in reality, it is not easy for organizations to have all of their workers performing well, including the stateowned bank, PT. Bank Mandiri in Indonesia.

The low level of employee performance has prompted companies to take strategic actions to encourage employee performance improvement. This policy is sometimes disliked by employees because they have to work extra harder so often they are under pressure. This will cause discontent among employees so that it often drives employees to quit their employability and move to other workplaces. The desire to leave the company or called turnover intention is one thing that is not desired by a company. The discharge of employees has become one of the classic problems faced by employers since the current industrial era. This is due to environmental conditions and a less comfortable organizational culture, low levels of wages, unlimited working hours, and high demands for work discipline (Griffeth *et al.*,, 2000). Because they do not feel comfortable with the conditions and demands of work that are not following the compensation they have received has encouraged employees to leave the company.

In their research, Qureshi *et al.*, (2012), Bruggen (2015), and Sari *et al.*, (2019) state that the high workload that must be borne by employees, organizational culture that is less conducive, and the demands of high work discipline has caused employees to feel under pressured to follow the rules made by the company, even though the real goal is to increase the work productivity of the employees themselves. With the evaluation process carried out by the leadership of each employee, so

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there is a tendency for employees who having lack discipline, in the end, have the desire to move and choose to leave the company and they expect a more satisfying work in other companies (Valentine *et al.*, 2011).

Studies on the factors affecting turnover intention and employee performance have been studied by many scholars before. Workload influences employee performance (Aprilia et al.,, 2017; Alfian et al., 2017), organizational culture influences turnover intention (Yuliandri et al.,, 2014; Anna et al., 2017) and employee performance (Rizgina, 2017; Andrivadi, 2018), and work discipline influences turnover intention (Wisantvo Madiistriyatno, 2015) and and employee performance (Susanty and Baskoro, 2012). These previous studies only examined the direct influence of workload, organizational culture, and discipline on employee turnover intention and performance, separately.

Motivated to fill the existing gap of previous studies, this study aims to examine and analyze the direct influence of workload, organizational culture, and discipline on employee performance separately and also empirically explore the indirect effect of workload, organizational culture, and discipline on employee performance through turnover intention by taking the case study of the state-owned bank of PT. Bank Mandiri in the city of Banda Aceh, Indonesia. Thus, the findings of this study would shed some lights for bank management to design a proper policy to reduce employees' turnover over and promote their employees' performance through the management of workload, organizational culture, and work discipline.

The rest of this study proceeds to review selected relevant literature in Section 2, followed by providing the empirical framework and data used in the study. Section 4 discusses the findings and their implications, and finally, Section 5 concludes the paper.

LITERATURE REVIEW

The performance of employee has been a company concerned, including banking institutions due to its important role in promoting company performance. To improve organizational performance, a company must focus on improving factors contributing to the enhancement of employee performance. This study only focuses its analysis on the factors of employee turnover intention, workload, organizational culture, discipline and their effects on the employee performance.

Employee Performance

According to Robbins and Judge (2016), employee performance is an activity of aligning organizational goals with steps agreed upon by employees, skills, competency requirements, development plans and delivery of results that lead to improved employee performance. The employee performance is an emphasis on improvement, learning, and development to achieve the overall business strategy and to create a high-performance workforce (Mas'ud, 2014). Thus, employee performance is a result or employee working activities (Nurlaila, 2010).

The employee performance shows the extent to which the leadership can bring the employee to support the organization to achieve its objectives. As the collective performance of employees, the organizational performance would not be materialized without the support of employee performance (Mathis and Jackson, 2011). This implies that employee performance is one of the most crucial determinants to determine the success of an organization in achieving its set goals. Successful employees meet deadlines, complete work, and build an organizational reputation through positive public interactions would contribute to the success of the organization to achieve its set target.

According to Timpe (1999), an employee's performance has been influenced by internal and external factors. The internal factors originate from within the employee itself, such as the attitude, behavior, and ability of employees to influence the daily performance of employees, while the external factors come from the employee's environment. This factor can affect employees' skills and motivation, including environment, management behavior, position design, work assessment, feedback, and wage administration. Furthermore, Mathis and Jackson (2013) state that work culture, employee job satisfaction, job stress, workload, work motivation, and organizational commitment are among the factors affecting employee performance.

Employee Turnover Intention

Employee turnover is defined as the number or percentage of employees who leave the company and are replaced by new employees. There are two types of employee turnover, namely: voluntary and involuntary turnover. Voluntary turnover occurs when an employee chooses to leave (e.g., quit or resign), and a forced change occurs when the employer makes a decision for the employee to leave (i.e., fired). Whether an employee resigns or is fired, their absence takes a profit margin. Having to pay for ongoing benefits or severance pay, coupled with the cost of hiring someone to replace them, results in loss of productivity and, ultimately, loss of income (Robbins and Judge (2016). According to Mobley (2011), there have been many factors affecting employee turnover intention such as organizational factors, the size of the work unit, payroll, worker's weight, and supervisory style, job satisfaction, promotion, work relatives, attachment to the organization, hope to find another job, intention to leave or stay, mental stress, and work environment. Meanwhile, Prawitasari (2016) found that corporate culture, workload, and discipline are determinants of someone who intends to move and leave an organization.

Organizational Culture

According to Luthans (2013), an organization is a common platform where individuals work together to benefit as well as a livelihood for themselves. Each organization has a unique work style that often contributes to its culture. The beliefs, ideologies, principles, and values of the organization shape its culture. Culture at work controls how employees behave among themselves and with people outside the organization. Culture determines the way employees interact in their workplaces (Majid et al.,, 2016). A healthy culture encourages employees to stay motivated and loyal to management. Thus, organizational culture is also very helpful in promoting healthy competition in the workplace. The employees try their level to do better than their coworkers and get recognition and appreciation from superiors. It is the workplace culture that actually motivates employees to excel.

In short, organizational culture is one of a pivotal factor in determining employees' performance and their turnover intention. The organization with a strong culture can attract more attention of an individual to join the organization (Sativa *et al.*,, 2018; Jaya *et al.*,, 2019; and Rukayah *et al.*,, 2019). Burly organizational culture supports the achievement of organizational goals as it helps the organizations to direct employees to accomplish a good job. Organizational culture is frequently interpreted as values, symbols that are understood and obeyed mutually by all organizational members so that members feel bound in a family and generate a situation that is different from other organizations (Huey and Zaman, 2009; and Rozanna *et al.*,, 2019).

Workload

Working efficiently is important for any business, but trapped under excessive work pressure is an unpleasant situation. A well-structured workload is the key to good time management and will increase employee productivity (Haryanto and Rahardjo, 2014). Shah *et al.*, (2011) define workload is the amount of work or work time needed to complete the work. It refers to the number of activities that must be completed by a person or group of people during a certain period of time under normal circumstances. According to Dhania (2010), the notion of workload is a set or number of activities that must be completed by an organizational unit or officeholder within a certain period of time. Alfian et al., (2017) state that in carrying out governance, development, and community service; it requires high ability and skill (professionalism) with several requirements. Therefore state administration can be categorized as a profession, where not everyone can carry out state administration, except people who have a higher education background and have sufficient experience, skills, skills, and expertise. Thus, the understanding of workload analysis is a process of analysis of the time used by a person or group of people in completing the tasks of a job position or group of work units carried out under normal conditions.

According to Robbins and Judge (2016), the level of employee performance will greatly depend on the ability factor of the employee itself such as the level of education, knowledge, experience where the higher the level of ability will have higher performance as well. Thus a low level of education, knowledge, and experience will have a negative impact on employee performance. On this basis, all employees are required to have certain qualifications, because not everyone has the skills required to complete the work. In short, the low performance of employees is contributed by the low ability of employees.

Work Discipline

Discipline at work is perhaps the most important factor in determining employee success. If employees spend time responding to emergencies and handling telephone calls, a business may not be in the desired direction. The company needs to design a discipline procedure for its employee to work in a disciplined manner to grow its business (Alkmal *et al.,,* 2012). The discipline procedure is a method established for employers to deal with disciplinary issues. They must include disciplinary hearings where employees are given the opportunity to explain the story side of the disciplinary action taken. There should also be an opportunity to appeal any disciplinary action decided by the employee's supervisor.

In short, discipline is a prerequisite for the formation of attitudes, behaviors, and life order that will make employees get the ease of work (Suwuh, 2016). Work discipline has a positive and significant effect on employee performance (Soesatyo, 2016; and Amin *et al.*, 2019). Work discipline will create a conducive working atmosphere and support efforts to achieve goals (Suwuh, 2016). Discipline is very important for a healthy industrial atmosphere and the improvement of employee productivity (Dapu, 2015).

RESEARCH METHOD

The population of this study is all 230 employees of the state-owned bank, PT. Bank Mandiri in the city of Banda Aceh, Indonesia. Because the population size is relatively small and affordable to study, all employees of the bank were taken as the sample of the study. Thus, the study uses the census technique for the determination of sample size. This study used the primary data, collected by distributing the structured questionnaires to the respondents. The investigated variables are measured using indicators proposed by previous selected studies.

Particularly, this study used three exogenous variables, namely organizational culture (OC), workload (WL), work motivation (WM), one mediating variable, namely employee turnover intention (TI), and one endogenous variable, namely the employee performance (EP) as shown in the following proposed estimated model.



Figure1. The proposed estimated model

In this study, the variables are measured using the Likert scale of 1 to 5. To measure the variables in this study, the employee performance is measured by indicators: quality, quantity, supervision, attendance, independence, and ability to achieve targets (Robbins and Judge, 2016); the employee turnover intention is measured by indicators: thoughts of leaving, actively looking for other jobs, leaving the company in the near future, stopping because they want to move out of the company, and leaving the company due to a higher salary offer (Dessler, 2013); the organizational culture is measured by indicators: devoting all abilities, organizing one's own work, friendly attitude, initiative, security, and pride and respect (Schermerhom et al.,, 2013); the discipline is measured by indicators: on time, obedience to rules, awareness, discipline in rules, and attitudes and behavior (Dessler, 2013); and the workload is measured by indicators: level of difficulty, over time, responsibility, work not in accordance with expertise, and working conditions (Haryanto and Rahardjo, 2014).

To Analyze The Data, This Study Used The Structural Equation Modeling (SEM) With The Following Estimated Models:

$TI = \gamma_{11}OC + \gamma_{11}OC$	$\gamma_{12}WM + \gamma_{12}WM + \gamma_{12}WM$	γ_{13} WD + ζ_1	(1)

$$EP = \gamma_{21}OC + \gamma_{22}WM + \gamma_{23}WD + \gamma_{24}TI + \zeta_2 \qquad (2)$$

Where TI is the employee turnover intention, OC is the organizational culture, WM is the workload, WD is the work discipline, EP is the employee performance, γ_{ii} are the estimated loading factors for each variable and ζ_i are the structured error terms.

The instrument tests comprising validity and reliability will be conducted first to ensure the appropriateness of the model to examine the direct and indirect relationships, followed by the tests of goodness of fit indices of the model.

FINDINGS AND DISCUSSION

Characteristics of the Respondents

Table 1 reports the characteristics of respondents. As illustrated in Table 1, of 230 bank staff, 137 employees (59.6%) were male, and the rest 93 were female (40.4%). In terms of age, the majority of employees were in the age group of 25-30 years old (43.9%), followed by the age group of 30-40 years old (43.5%), the age group of 40-50 years old (6.5%), the age group of equal and older than 50 years (3.9%), while the minority of them were in the age group of younger than 20 years (2.2%). Viewing from the marital status, 75.7% of them have married, while 24.3% was single.

No.	Characteristics	Frequency	%
1.	Gender:		
	Male	137	59.6
	Female	93	40.4
Total		230	100
2.	Age:		
	< 20 Years	5	2.2
	25 - 30 Years	101	43.9
	30 - 40 Years	100	43.5
	40 - 50 Years	15	6.5
	\geq 50 Years	9	3.9
Total		230	100
3.	Marital Status		
	Married	56	24.3
	Single	174	75.7
Total		230	100
4.	Educational Level		
	Diploma Degree	13	5.7
	Bachelor Degree	211	91.7
	Master Degree	6	2.6
Total		230	100
5.	Years of Working		
	< 5 Years.	72	31.3
	5–10 Years.	104	45.2
	10 - 15 Years.	30	13.6
	15-20 Years.	9	3.9
	≥ 20 Years.	15	6.5
Total		230	100
6.	Average Monthly Income		
	< IDR3,000,000.	3	1.3
	IDR3,000,000 – 3,999,999.	29	12.6
	IDR4,000,000 – 4,999,999.	86	37.4
	IDR5,000,000 – 5,999,999.	61	26.5
	\geq IDR6,000,000.	51	22.1
Total		230	100

 Table1. Characteristics of respondents

In terms of education level, there was 2.6% with a master degree, 91.7% with a bachelor degree, and 5.7% with a diploma degree, respectively. 45.2% of the employees have served the bank for 5-10 years, 31.3% of them have served the bank for less than 5 years, 13.6% of them have served the bank for 10-15 years, 6.5% of them have served the bank for more than 20 years, and only 3.9% of them have served the bank for 15-20 years. Finally, in terms of average monthly income, employees with revenues of less than IDR3,000,000 were 1.3%, IDR3,000 - 3.999,999 were IDR4,000,000-4,999,999 12.6%. were 37.4%. IDR5,000,000-5,999,999 were 26.5%, and 22.1% of them received monthly income of more than IDR6,000,000.

Prior to examining the interrelationships among variables, the goodness of fit indices tests was conducted to ascertain the accuracy, consistency and the sure the aptness of the estimated proposed model. The study documented that all indicators were valid, reliable and the estimated model was found to be a better fit. The findings of the goodness of fit indices are reported in Table 2. These indices include X^2 (Chi-Square). CMIN/DF, Goodness of Fit Index (GFI), Augmented Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA). All the indices were found to better fit as indicated by the estimated value of the goodness of fit indices were above the cut-off value. These findings show that the overall estimated SEM models better fit to provide robust answers for the objectives of the study.

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Goodness-of-Fit Index	Cut off Value	Result	Remark		
x^2 (Chi-Square)	Expected to be small	185.680	Better fit		
CMIN/DF	<u><</u> 2.00	1.160	Better fit		
GFI	≥ 0.90	0.930	Better fit		
AGFI	≥ 0.90	0.908	Better fit		
CFI	≥ 0.90	0.980	Better fit		
RMSEA	< 0.08	0.026	Better fit		

Direct effects of organizational culture, workload, and discipline on employees' turnover intention and their performances

Table 3 illustrates the empirical findings of the direct influences of organizational culture, workload, and discipline on turnover intention and employee

empowerment of the state-owned bank of PT. Bank Mandiri in the city of Banda Aceh, Indonesia. As shown in the table, all exogenous variables have a positive significant effect on the endogenous variables at the 1% level of significance.

Tables. Findings of un ect effects				
Interrelationship among Variables			Estimate	P-value
Employee Performance	<	Organizational Culture	0.428^{***}	0.000
Employee Performance	<	Workload	0.196***	0.000
Employee Performance	<	Discipline	0.278^{***}	0.000
Turnover Intention	<	Organizational Culture	0.428^{***}	0.000
Turnover Intention	<	Workload	0.273***	0.013
Turnover Intention	<	Discipline	0.277^{***}	0.000
Employee Performance	<	Turnover Intention	0.144***	0.000

Table3. Findings of direct effects

Note: *** indicates significance at the 1% level.

First, the study found a positive significant effect of organizational culture on turnover intention and employee performance. Specifically, an increase in the organizational culture by 1 unit has contributed to an increase in employee turnover intention and employee performance by 0.428 units in the Likert scale, respectively. These findings confirmed the importance of having a conducive organizational culture to manage turnover intention and improve employee performances as well. These findings support previous empirical evidence. Organizational culture influenced turnover intention (Anna *et al.*,, 2017) and employee performance (Rizqina *et al.*,, 2017;

Andriyadi, 2018). Yuliandri et al., (2014) also found that corporate culture was very influential on the level of employee turnover intention, because corporate culture is a good value that is run within the company so that it greatly affects the comfort in working and work performance achieving of employees. Additionally, the organizational culture that is often interpreted as values and symbols that are understood and obeyed jointly by all members of the organization make the members have abounded feeling like a family within the organization that consequently influenced staff performance.

Second, the workload is also found to have a positive effect on employees' turnover intention and their performances, as indicated by the significance pvalues of the estimated workload by 0.273 and 0.196 at the 1% level. This indicates that an increase in the workload by 1 unit caused an increased in the employees' turnover intention and their performances by 0.273 and 0.196 units in the Likert scale, respectively. These findings showed that a higher workload level has been a crucial factor affecting the turnover intention and employee performances. These findings are in harmony with several previous studies. Workload influence was found to influence employee turnover intention (Mudayana, 2010) and employee performance (Aprilia et al., 2017; Alfian et al., 2017). In his study, Mudayana (2010) found that employees who are burdened with multiple tasks due to limited resources owned so that many employees are still concurrently holding positions and duties. The number of tasks and responsibilities given to employees causes the results achieved to be less than the maximum because employees only have little time to complete many tasks.

Third, the study found a positive significant effect of work discipline on both employees' turnover intention and their performances. I a more specific, the study covered that an increase in the work discipline by 1 unit in the Likert scale has contributed to an increase in turnover intention of the employees and their performances by 0.277 and 0.278 units in the Likert scale, respectively. These findings showed that work discipline influenced the intention of the staff to leave the company and it also improved the employees' performance. The results of this study are in line with the findings by Abdillah and Wajdi (2011) who suggested that the higher demand by the bank management for the employees to become more discipline has put the employees to work under high pressure since they have to obey tight company's rule and the failure of them to follow the set rule would be imposed fierce sanctions. This working condition might improve their performance (Sahanggamu and Mandey, 2014; Sulistyowati, 2017), but at the same time, it leads the employee to have a higher turnover intention.

Finally, the study also documented the significant impact of turnover intention on employee performance. The study recorded than an increase in employee turnover intention by a 1 unit in the Likert scale has caused an increase in the employee performance by 0.144 units in the liker scale. This is not as surprising finding since the requirement to have a higher level of performance by the company has put the employee under pressure and this caused the employee to have a higher level of turnover intention. Thus, the demand to work harder caused the employee to intend to leave the company in the long period, although it has improved their performance in a short period. The result of this study is in line with the previous study by Asmara (2018) who showed that turnover intention has a positive effect on the performance of the employees.

Mediating effects of employee turnover intention on the relationships between organizational culture, workload, and discipline on employee performance

As observed from Table 4, the indirect effects of employee turnover intention (TI) on the relationships between organizational culture (OC), workload (WL), and work discipline (D) on employee performance (EP) could be identified. On the basis of the Baron and Kenny's (1986) framework, the significant positive estimated path coefficient between organizational cultures on turnover intention with the value of 0.428 and the turnover intention's estimated path coefficient on employee performance with the value of 0.144, showing the existence of a positive significant mediating effect of turnover intention on the relationship between organizational culture and employee performance by the size of 0.062. This finding implies that the improvement of organizational culture on the basis of managing employee turnover intention has consequently contributed towards an enhancement of employee performance.

Table4. Findings of mediating effects

Effect of variable		è	Estimate	Sobel P-value		
EP	<	TI	<	OC	$0.062^{***} = (0.428 \ge 0.144)$	0.001
EP	<	TI	<	WL	$0.039^{**} = (0.273 \ge 0.144)$	0.050
EP	<	TI	<	WD	$0.040^{***} = (0.277 \text{ x } 0.144)$	0.011
NT	***	. ** .	11			

Note: **** and *** indicate significance at the 1% and 5% levels.

EP = Employee performance; OC = organizational culture; WL = Workload;

WD = Discipline; TI = Turnover intention; and SEMP = Employee performance

Table 4 also showed that the significant positive estimated path coefficient between workload on turnover intention with the value of 0.273 and the turnover intention's estimated path coefficient on employee performance with the value of 0.144, indicating the presence of a positive significant mediating effect of turnover intention on the relationship between workload and employee performance by the size of 0.039. This finding further indicates that the increment of employee turnover intention due to a higher workload would improve employee performance.

Finally, the findings of significant positive estimated path coefficient between discipline on turnover intention with the value of 0.277 and the turnover intention's estimated path coefficient on employee performance with the value of 0.144, indicating the presence of a positive significant mediating effect of turnover intention on the relationship between discipline and employee performance by the size of 0.040. This finding further signified that the improvement of turnover intention due to a higher discipline of employee required by the company would, in turns, contribute towards the realization of higher employee performance.

Since the study found significant partial relationships between organizational culture, workload, discipline and employee turnover intention and employee performance of the PT. Bank Mandiri in the city of Banda Aceh, Indonesia at the 1% level, respectively, and the effect of employee turnover intention on employee performance was also significant at the 1% level, thus it concluded that the employee turnover intention is found to act as the partial mediator. These findings further implied that to enhance the staff performance the focus should be given on managing employee turnover intention based on the improvement of organizational culture, and management of workload and work discipline of the employees.

CONCLUSION

This study investigated and analyzed the direct relationships between corporate culture, workload, and work discipline on employees' turnover intention and their performances at the state-owned bank, PT. Bank Mandiri in the Banda Aceh city, Indonesia. It also assessed and analyzed the mediating effect of employee turnover intention on the relationships between corporate culture, workload, and work discipline and the bank's employee performance. Based on the structural equation modeling (SEM), the study found that corporate culture, workload, and work discipline have positively and significantly affected employees' turnover intention and their performances. Additionally, the study also documented a positive significant mediating effect of employee turnover intention on the relationships between corporate culture, workload, and work discipline and the bank's employee performance. These findings suggest that to improve the employee performance, the bank should manage the turnover intention of the employees based on the improvement of organizational culture and the management of workload and work discipline of their employees.

Further studies on this topic could offer more reliable empirical findings by taking into account more variables into the estimated model. These could incorporate both internal and external factors determining employees' turnover intention and their performances. Besides, incorporating more banks into the analysis would also improve existing empirical evidence on the investigated topic. Finally, comparing the conventional banks and Islamic banks would also enrich the existing literature on the probing issue.

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