

The Effect of Work Satisfaction, Organizational Commitment and Workload on Turn over Intention on Pt. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada

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ARTICLE INFO	ABSTRACT
<p>Published Online: 29 August 2018</p>	<p>The purpose of this study is to know and test to determine the effect of job satisfaction on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada. To know the influence of organizational commitment to Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada. To know the effect of workload on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Sekintang Denpasar Gajah Mada Unit and To know the influence of organizational commitment, job satisfaction and workload simultaneously (together) to Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada.</p> <p>This research is a quantitative research using primary data obtained from the questionnaire and measured by using Likert scale. The population of this research is employees at PT. Bank Rakyat Indonesia (Persero) TBK unit sekima Denpasar Gajah Mada as many as 85 people. The method of selecting the sample of this study using a saturated sample. Analysis technique used in this research is Regression Analysis.</p> <p>The results showed that job satisfaction has no significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Sekjian Unit Denpasar Gajah Mada Denpasar, this can be seen from the significance of t-count for the variable Job satisfaction (X1) $0.660 > 0.05$. Organizational commitment has a positive and significant impact on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada Denpasar. Significance t-count for organizational commitment variable (X2) $0.017 < 0.05$ Workload has a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada Denpasar. Significance of t-count for the variable Work load (X3) $0.007 < 0.05$, Job satisfaction, organizational commitment, and workload simultaneously (together) have a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit Sekanca Denpasar Gajah Mada Denpasar.</p>
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<p>KEYWORDS: Job satisfaction, Organizational commitment, workload and Turn Over Intention</p>	

1.1 INTRODUCTION

Human resources are very important in supporting the progress of the company, in this case other resources and company assets remain valuable capital. Without reliable human resource management, the management, use and utilization of other sources become ineffective and ineffective. Therefore, every company both large and small must put human resources as the spearhead in advancing the company. This is what puts human resource management into a very important and strategic management of a business. The company is not only required to be able to educate and align its employees into one goal with the

company, but also must work harder to maintain the quality employees they already have. These problems then also cause other problems such as high levels of employee turnover which has now become a separate problem for many companies. The high level of employee turnover experienced by a company can be predicted from how much the desire to move owned by company members to other companies.

Harnoto (2014), states turnover intention is the level or intensity of the desire to leave the company. Many reasons cause this turnover intention and among them are the desire to get a better job. Other definitions also come

from (Jimad, 2011) which suggests turnover can be in the form of resignation, transfer out of the organizational unit, dismissal or death of an organization member, the desire to leave an organization generally preceded by employee intentions triggered, among others, by employee dissatisfaction with work and low employee commitment to commit themselves to the organization (Jimad, 2011). From the various opinions of the experts above it can be concluded that essentially the desire to change jobs (turnover intention) generally has the same meaning, which is the same as the desire to move employees from one workplace to another.

Personnel or management departments must always monitor job satisfaction, because it affects the level of absenteeism, workforce turnover, morale, complaints and other vital personnel issues (Handoko, 2008). Nasution, (2009) states that job satisfaction is a condition of meeting the needs in the work environment such as the need for the worker's job, the level of supervision, the relationship of fellow workers, adequate promotion opportunities, and an adequate level of salary / wages.

Job satisfaction really determines the good or bad performance of an employee. If employees are satisfied with their work, they will be encouraged to do better. Job satisfaction is a person's specific description of his work and organizational commitment is the big picture (Yaqin, 2013). (Sidharta et al., 2011) suggests job satisfaction is a positive behavior shown by employees in responding to all treatments, decisions, and policies carried out by the company.

Thus, employee satisfaction or dissatisfaction with their work becomes an important factor to be considered in an organization. Job satisfaction that is felt can affect a person's attitude to choose to stay or choose to leave his job. Evaluation of various job alternatives, will ultimately bring about a turnover because individuals who choose to leave the organization will expect more satisfying results elsewhere (Andini, 2006).

Commitment is determination, firm determination, and promise to do or realize something that is believed. Organizational commitment reflects the extent to which an individual identifies the organization and its goals (Kreitner & Kinicki, 2008). According to Robbins (2008) in organizational behavior, organizational commitment is a component of behavior. Organizational commitment is a condition in which an employee sides with an organization and its goals, and intends to maintain that membership. A person's high involvement in a job means taking sides in a particular job of an individual, while high organizational commitment means taking sides with the organization that recruits the individual.

Luthans (2006) states that organizational commitment is a strong desire to remain as a member of a particular organization, the desire to strive according to the

desires of the organization and certain beliefs also accept the values and goals of the organization. From this understanding can be interpreted organizational commitment is an attitude that shows a person's loyalty to an organization and also an ongoing process in which a person expresses his concern for the organization. In addition Wati (2013) organizational commitment is the degree to which a person is involved in his organization and the strength of his identification with a particular organization. Organizational commitment is the relationship between employees and the organization by showing a strong desire to maintain membership in an organization, involve in the activities of the company, accept the values and goals of the organization and are willing to strive to achieve the goals and survival of the organization.

In addition to job satisfaction and organizational commitment the company must also pay attention to how to maintain and manage employee workloads. according to Komaruddin (2007) suggested that workload analysis is a process to determine the number of hours worked people used or needed to complete a work within a certain time, or in other words the workload analysis aims to determine how many personnel and how much responsibility or workload the right one is delegated to an officer. Robbins (2007) states that the negative positive workload is a matter of perception. Perception is defined as a process by which individuals organize and interpret the impression of their senses to give meaning to their environment (Robbins, 2007).

PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada a service company in the field of microfinance, the Company will not be able to achieve its objectives without the involvement of its employees. Researcher's observations of the reality that occurred at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada found this company is a salary or allowance, facilities and compensation that is less suitable / insufficient. Work is not in accordance with the abilities and skills that are owned and the Job is too time consuming, so there is no more time for the family or for other personal pleasures. Likewise, the conditions of the work environment and the unpleasant working atmosphere and less responsive leaders or superiors accept the proposals of their subordinates. If this is not addressed by the company, there will be a transfer of employees to look for other jobs. Job satisfaction reflects a person's feelings towards his work, this appears in the positive attitude of employees towards the work and everything faced in the work environment. The company will not be able to achieve its goals without the involvement of its employees. High turnover rate is a measure that is often used as an indication of employee job satisfaction problems at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada. The company will not be able to achieve its objectives without the involvement of its

employees, but from the reality that happened at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada the level of employee job satisfaction is still low, it can be seen from the lack of satisfaction with the amount of salary received by employees, employees are not eager to do their jobs, high achieving employees are hard to accept promotions and lack of bonuses for outstanding employees.

The results of previous research by Pranayasa (2015) regarding the influence of organizational commitment and job satisfaction on the desire to turnover on the CV. Kecak Denpasar shows that there are positive and significant effects of these variables. Then based on the results of Putrianti's and Dewi's (2014) research on the effect of job satisfaction and work motivation on the desire to change jobs at PT. TIKI Nugraha Eka Courier Center in Malang shows that there are positive and significant effects of these variables.

Based on the above phenomenon, the writer is interested in conducting research with the title "The Influence of Job Satisfaction, Organizational Commitment, and Workload on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Unit of Denpasar Gajah Mada ".

1.2 LITERATURE

Organization Commitment

LePine and Wesson (in Priansa, 2016: 233) state that organizational commitment influences whether an employee will remain a member of the organization or leave the organization to pursue other jobs. Employees leave the organization to be forced or voluntary. Leaving the organization voluntarily occurs when the employee decides to quit the organization, while the employee who leaves the organization forcibly occurs when the employee is fired by the organization for some reason. Gibson and Donnelly (in Priansa, 2016: 233) stated that organizational commitment involves three attitudes, namely: identification with the goals of the organization, feelings of involvement in organizational tasks, and feelings of loyalty to the organization. This means that employees who are committed to the organization perceive the values and interests of the organization to be integrated with their personal goals. The work that becomes their task is understood as personal interests, and has a desire to always be loyal for the betterment of the organization. Konopaske and Matteson (in Priansa 2016: 233) stated that organizational commitment is a sense of identification, involvement and loyalty expressed by employees towards their organization. Yulk (in Priansa 2016: 233) states that organizational commitment is an employee's approval of an organization's decisions or requests and performs serious effort to carry out the request or implement the decision in accordance with the interests of the organization. Luthans (in Priansa, 2016: 234) states that as an attitude, organizational commitment is often defined as: a) A strong desire to remain part of a particular

organizational member, b) The desire to strive according to the wishes of the organization, c) Certain beliefs and acceptance of organizational values and goals. In other words, this is an attitude that reflects employee loyalty to the organization and an ongoing process where organizational members express their concern for the organization and success and continuous progress.

Sopiah (2008) stated that employees have high organizational commitment if: having trust and accepting the goals and values of the organization, wanting to strive towards achieving organizational goals, have a strong desire to survive as a member of the organization. Seeing some understanding of organizational commitment from several experts, have similarities that can be concluded that organizational commitment has an understanding of employee loyalty to the organization, which is reflected in its high involvement in achieving organizational goals. Employee loyalty is reflected through the willingness and willingness of employees to always try to be part of organization, and strong desire to survive in the organization.

Work Satisfaction

Job satisfaction theory tries to reveal what makes some people more satisfied with their work than some others. This theory is also looking for a basis for people's feelings about job satisfaction. In this study the theory used is the Two-factor theory by Herzberg. Furnham et al. (2009) states that the theory of two factors is a theory of job satisfaction which suggests that satisfaction and dissatisfaction are part of a different group of variables, namely the motivators and hygiene factors. In general, people expect that certain factors provide satisfaction when available and cause dissatisfaction if there is no. In this theory, dissatisfaction is related to the conditions around the work rather than to the work itself. Because this factor prevents negative reactions, it is called hygiene or maintenance factors. Conversely, satisfaction is drawn from factors related to the work itself or the immediate results thereof, promotions and opportunities for self-development and recognition. Because this factor is related to high levels of job satisfaction, it is called motivators. Research with the title Personality, motivation and job satisfaction: Herzberg meets the Big Five, conducted by Furnham et al. (2009) where this study investigates the extent to which motivators and hygiene factors explain the variance in job satisfaction as defined in the two-factor theory by Herzberg. The results of this study indicate that motivators and hygiene factors are prerequisites for job satisfaction.

Desire (intention) is an intention that arises for an individual to do something. While turnover is the cessation of an employee from his place of work voluntarily or moving from one workplace to another. According to Martin and Jackson (2006: 125) turnover is the process by which employees leave the organization and must be replaced.

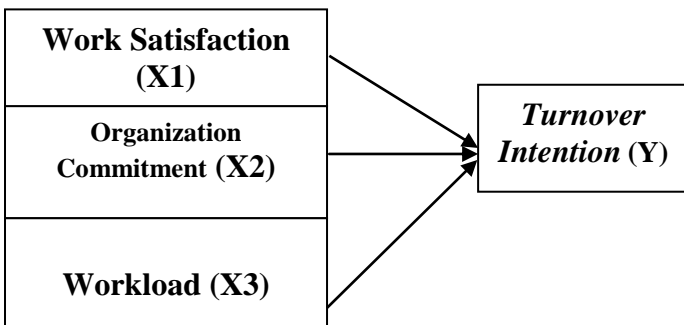
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Whereas according to Rivai (2009: 238) turnover is the desire of employees to stop working from the company voluntarily or move from one place to another according to their own choice.

Workload

Robbins (2003: 90) states that the negative positive workload is a matter of perception. Perception is defined as a process by which individuals organize and interpret the impression of their senses to give meaning to their environment (Robbins, 2007: 160). Perceptions of workload are related to the role and job attribute factors. This is because the perception of the workload is something that is closely related to a job, where the individual provides an assessment of a number of task demands or activities that require mental and physical activities that he must complete in a certain time, whether it has a positive or negative impact on his work.

Figure 1. Research Framework



Source: Researcher 2017

Research hypothesis

- H1: Job satisfaction has a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada.
- H2: Organizational commitment has a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada.

H3: Workload has a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada.

1.3 METHOD

This research was carried out at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada. . PT. Bank Rakyat Indonesia (Persero) TBK in this region is able to compete with financial institutions or other funding institutions, such as Commercial Banks, Rural Banks, Village Credit Institutions and Finance Institutions and other Institutions. The population in this study are all directors and managers (field heads / section heads / unit heads / and sub-sector heads / sub-section heads / sub-unit heads). Based on the data obtained, employees at PT. Bank Rakyat Indonesia (Persero) Tbk Gajah Mada Denpasar Unit amounts to 85. The sample selection process uses saturated sampling method where the entire population is sampled. The analysis used is multiple linear regression, namely the form of the influence of independent variables with the dependent variable expressed by mathematical equations (Umar, 2005: 114). Multiple linear regression analysis is used to determine the effect of job satisfaction, organizational commitment and workload on turn over intention. In this case the independent variables are job satisfaction, organizational commitment and workload, while the dependent variable is turn over intention.

1.4 RESULT AND DISCUSSION

Results of Multiple Linear Regression Analysis

The analysis model used in this study is multiple linear regression using the SPSS version 20.0 for window computer program. Multiple linear regression model is used to determine the effect of independent variables Job satisfaction (X1), organizational commitment, (X2) Workload (X3) and the dependent variable namely Turn Over Intention (Y). The results of multiple linear regression analysis can be seen in Table 4.12 as follows:

Table 1: Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standard Coefficien	t	Sig
	B	Std.Error	Beta		
(Constant)	8,659	2,819		3,072	0,004
Kepuasan kerja (X ₁)	0,037	0,084	0,078	0,445	0,660
Komitmen organisasi (X ₂)	0,337	0,185	0,485	2,254	0,017
Beban kerja (X ₃)	0,136	0,154	0,040	3,233	0,007

a. Dependen Variabel : *Turn Over Intention*

Based on Table 1 the multiple linear regression equation is obtained as follows:

$$Y = 8,695 + 0,037X_1 + 0,337X_2 + 0,136X_3$$

Based on the values of a, β_1 , β_2 and β_3 the regression line equation provides information that:

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- a) $b_1 = 0.037$ means that if job satisfaction (X1) increases while organizational commitment (X2) and workload (X3) do not change, (0) then job satisfaction can increase employee turn over intention (Y). by 0.037.
- b) $b_2 = 0.337$ means that if organizational commitment (X2) increases while employee job satisfaction (X1) and workload (X3) do not change (0) then organizational commitment (X2) can increase employee Turn Over Intention (Y). 0.337.
- c) $b_3 = 0.136$ means that if the workload (X3) increases while employee job satisfaction (X1) and organizational commitment (X2) do not change then the workload (X3) can increase employee turn over intention (Y). 0.136

From the results of the above equation, it can be explained that the effect of employee job satisfaction variables (X1) (X2) and workload (X3) on Turnover Intention (Y) dependent variable is positive. This means that if the variable employee job satisfaction (X1) organizational commitment (X2), and workload (X3) increases then Turnover Intention (Y), will increase.

Table 2. F test ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig
Regresion	2,949	3	.983	5.698	.003
Residual	10.933	30	.364		
Total	13.882	33			

- a. Predector : (constan), WS, CO, W.
- b. Dependenden variabel : *Turn Over Intention*

Based on Table 2, it is known that the significance value $F = 0.003 < 0.05$, this means that H_0 is rejected, and H_a is accepted. This means that this model can be accepted to examine the effect of job satisfaction (X1) organizational commitment (X2) and workload (X3) on Turn Over Intention of employees (Y) at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada, and a proven hypothesis

Hypothesis testing

Calculation results with the SPSS program can be seen in Table 4.16 Table below:

- a) Results of testing the first hypothesis
Significance of t-count for the variable Job Satisfaction (X1) $0.660 > 0.05$, this means that H_0 is accepted, meaning there is no significant influence, namely job satisfaction (X1) on Turn Over Intention of employees (Y) at PT. Bank Rakyat Indonesia (Persero) Tbk Unit of Denpasar

- Gajah Mada, and the hypothesis is not proven.
- b) Results of testing the second hypothesis
Significance of t-count for variable organizational commitment (X2) $0.017 < 0.05$ this means that H_0 is rejected meaning there is a significant influence that is organizational commitment (X2) on Turn Over Intention of employees (Y) at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada, and a proven hypothesis.
- c) Results of testing the third hypothesis
Significance of t-count for the variable Workload (X3) $0.007 < 0.05$ this means that H_0 is rejected, meaning that there is a significant influence, namely workload (X3) on Turn Over Intention of employees (Y) at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada, and a proven hypothesis.

Discussion of research results

- 1). Effect of job satisfaction on Turn Over Intention
The results of testing the hypothesis states that job satisfaction does not have a significant effect on turn over intention. This means that if job satisfaction is improved, it will not necessarily later increase Turn Over Intentions at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada. The results of this study are in line with the research conducted by Rita Andini (2006), Gishella (2002). Rita (2010) Rusilowati (2016) Leni (2010).
- 2). Influence of organizational commitment to Turn Over Intentions
The results of testing the hypothesis states that the commitment of the organization has a positive and significant impact on turn over intention. This means that if the organizational commitment of employees at PT. Bank Rakyat Indonesia (Persero) Tbk, the Gajah Mada Denpasar Unit, has increased, the Turn Over Intentions level will also increase. The results of this study are in line with the results of research conducted by Ristia Pawesti (2016), Abdurahman (2006), Sartono (2013), Masrizal (2005), Afnita (2009)
- 3). Effect of workload on Turn Over Intentions
The results of testing the hypothesis states that the workload has a positive and significant effect on turn over intention. This means that if the employee workload increases, the Turn Over Intentions level will also increase. The results of this study are in line with the research conducted by Muhamad Taufan Permana Putra (2016), Vindia (2017), Ahmad (2003) Riandia (2018), Darmawan (2001).

1.5 CONCLUSION

Based on the research and statistical analysis presented in the previous chapter, the following conclusions can be drawn:

- 1) Job satisfaction has no significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada Denpasar.
- 2) Organizational commitment has a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada Denpasar.
- 3) Workload has a positive and significant effect on Turnover Intention at PT. Bank Rakyat Indonesia (Persero) Tbk Denpasar Unit Gajah Mada Denpasar.

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