Comparison of Influence of Job Satisfaction Factors on Turnover Intention Based on Gender (Case Study: Bank XYZ in Bogor, Indonesia)

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Abstract: *Banking industry is one sector that affects the economy of Indonesia and a strategic role in driving the country's economy. Competition in the banking industry more competitive, the establishment of banking companies over the years shows that the banking sector is a potential sector in the economy. Gender issues are social, cultural and refers to the responsibilities, roles, patterns of behavior, quality, and others are masculine and feminine. Women now bear the same responsibilities as men in the management of business organizations. Employee turnover rate at XYZ Bank during the last three years is likely to increase and mostly occurs in women employees. The increase in the number of employees leaving the show that employees are still not quite satisfied with his work in the company. This study was conducted to determine the factors that influence job satisfaction and employee turnover intentions of men and women in XYZ Bank Branch Bogor. The research method using SEM (structural equation modeling). The results showed the factors that affect job satisfaction has significant and positive effect on job satisfaction. Cultural organizations also have a significant and positive effect on job satisfaction. Job satisfaction has a negative and significant impact on turnover intentions. Factors that influence job satisfaction for women employees do not have a significant effect on turnover intention, but for a men employee job satisfaction, factors have a negative and significant impact on turnover intentions. Meanwhile, organizational culture does not have a significant effect on turnover intentions.It means, there has been no effort on the organizational culture at XYZ Bank Branch Bogor to reduce employee turnover intention. It is interesting to study in future studies, whether it occurs only in XYZ Bank Branch Bogor or occurred in other companies too.*

Keywords: job satisfaction factors, organizational culture, turnover intention, banking industry, gender issues, SEM

1. Introduction

National banking company performance tends to fluctuate. PT Bank Panin into a banking company with a net profit performance tend to have the lowest net profit during the last three years: in 2013 recorded Rp. 1.45 T, 2014 Rp. 1.78 T, and in 2015 dropped to Rp. 1.1 T. PT Bank Rakyat Indonesia is a company with the highest net profit compared with other companies. The last three years the company shortened the BRI increased consecutively, in 2013 Rp. 15.23 trillion, then in 2014 to Rp. 18.12 trillion, and in 2015 Rp.18,42 trillion.

One of the most important aspects in the company is human resources. In order for the company continue to grow and continue to provide added value necessary to increase the quality of human resources. That is, it takes the management of human resources is good. The Company was formed based on a vision and mission, which is in the implementation of the vision and the mission managed by the human resources working together. According Hasibuan (2008), Human Resource Management is a science and an art that govern the relationship and the role of labor in order to effectively and efficiently assist the realization of objectives of the company, employees and the community.

One change greatest in the Indonesian banking sector is the increasing number of women who entered the banking profession last few years even the average ratio of the number of womenemployees is greater than men employees. However,

a managerial position remains dominated by men. (Annual Report of Bank Mandiri, BRI, Citibank, gem and BNI 2015).

Turnover rate XYZ Bank employees during the last three years are likely to increase. The level of *turnover* in 2013 to 5 percent, in 2014 by 5.6 percent and 6.7 percent in 2015 number and mostly occurs in women employees. Increasing the number of employees leaving the show that employees are still not quite satisfied with his work in the company. (XYZ Bank Branch Bogor 2016).According Jadoo et al. (2015), *turnover intention* as the last step in the process decision-making before someone really left workplace, where members active consider stopping and looking for a job or profession other alternatives. This means that a person's interest to get out or leave the work place will be determined by a sense of satisfaction in the work.

The reason the employees resigned at the request of the company largely because it will work elsewhere because they do not feel satisfied with uncertain career paths and work environments. While layoffs by the company due to not pass the evaluation, and there are indications of financial cases performed by employees who are mostly done by women employees. (XYZ Bank Branch Bogor 2016).

Data increased employee *turnover* at XYZ Bank Branch Bogor during the last three years which is 5 per cent in 2013, some 5.6 percent in 2014, and 6.7 in 2015 and 7.4 percent in 2016 infringement cases committed financially employees also increased. Most cases of financial violations, mostly

performed by women employees (HR Data section of the Branch Bogor XYZ Bank 2016). This is an indication indiscipline employees in the work and the level of *turnover intention* that begins on employee job satisfaction, according to the proposed by Koc and Boo (2001), that job satisfaction is often associated with work commitments, the intensity of the *turnover,* and absenteeism.

Furthermore, Hasibuan (2008) found that job satisfaction is the emotional attitude of fun and loves her job. This attitude is reflected by the morale, discipline, and job performance. Job satisfaction is important for employees, because if the employee is satisfied with his work, then nothing will happen *turnover* and acts that can be detrimental to the company, so it will have a positive impact as well with the continuity of the company. There are several factors that can affect job satisfaction by As'ad (2008), namely financial factors, psychological factors, social factors and physical factors. According to Nugroho (2011) states that organizational culture affects the organization in many ways, synonymous with an increase of organizational culture, it will also affect on employee satisfaction.

2. Research Methods

This research data analysis techniques using the technique of SEM *(Structural Equation Model)* to analyze the latent variables, indicator variables, and measurement error directly. According to the cited Wijanto Hair et.al (2008), evaluation of the degree of fit of the data to the model is done through several stages, namely:
1. Overall suitability model *(overall model fit)*
2. Compatibility of the measurement model *(measurement model fit)*
3. Suitability structural model *(structural model fit)*

SEM Model suitability index and the *cut of value* that is used to measure whether or not the model.In LISREL format, the first test is done by using the size of the *Goodness of Fit Test*(GFT). The second test is done by calculating the value *standardize loading factor* (SLF) with the proviso≥ 0.5. Then the third phase of testing, according to Jorekog and Sorborn were cited Kusnendi(2008) set the value of the t-test statistic established amounted to 1.96.

Data
Source data used are primary data and secondary data. Respondents' primary data and secondary data are data collected from the literature as well as through the Company's HR data. The population in this study were all men employees and women XYZ Bank Branch Bogor employee number 553. The sample was randomly *(random sampling),* in determining the sample size used formula of Slovin who cited Riduwan (2005).

Based on the calculation, the obtained sample size or minimum sample size of 232 respondents. The composition of respondents adjusted to the composition of the number of employees at Bank XYZ, ie the number of men employees by

56 percent and women 44 percent. So that the composition of respondents is as follows:

Men = 232 x 56% = 129.9 130 respondents
Women = 232 x 44% = 102.1 102 respondents

3. Findings and Discussion

The results on respondent men
One drawback of the model SEM is sensitive to the sample size dimanaa large sample size will tend to produce high *chi-square* value resulting model is not *goodness of fit.* Therefore, the SEM provides an alternative to the use of indicators of *goodness of fit* another. Result the parameter test is shown in Table 1.

Table 1: Parameter test the feasibility of a research model

Goodness of fit index	The cut of value	Result	Description
RMSR	≤ 0.05 or ≤ 0.1	0.098	Good fit
RMSEA	≤ 0.08	0.071	Good fit
GFI	≥ 0.90	0.95	Good fit
CFI	≥ 0.90	1.00	Good fit
NFI	≥ 0.90	1.00	Good fit
AGFI	≥ 0.90	0.93	Good fit
RFI	≥ 0.90	1.00	Good fit

The use of criteria other *goodness of fit* is GFI, CFI, NFI, AGFI, and RFI generate value> 0.90, which means the resulting model is already Good *(good fit).*Likewise with the measurement criteria *of goodness of fit* more RMSR yield value of 0.1, which means that the model is good *(good fit).* Because the conclusions are several criteria to conclude the model *goodness of fit* hypothesis testing theory can be done. It also indicates that the data results of the questionnaire are able to answer the theory is built.

The test results match the structural model of research at XYZ BankBranch Bogor is shown in Table 2

Table 1: Results of the structural model of men respondents

Relationship between variables	Path Coefficient	|t-hit|	Conclusion
JSF→ Job satisfaction	0.73	20.67	Significant
Job satisfaction → organization culture	0.61	19.72	Significant
JSF→ Turnover intention	-0.22	-2.17	Significant
Turnover intention → organizational culture	-0.04	-0.42	Not significant
Job satisfaction → Turnover intention	-0.57	-5.96	Significant

The results on respondent women

Based on Table 3, one of the weaknesses of the models of SEM is sensitive to the number of samples where a large number of samples will tend to produce high *chi-square* value resulting model is not *goodness of fit.* Therefore, the SEM provides an alternative to the use of indicators of *goodness of*

fit another. Criteria RMSEA produce a model that is already quite good *(good marginal fit).*

Table 3 Parameter test the feasibility of a research model

Goodness of fit index	The cut of value	Result	Description
RMSR	≤ 0.05 or ≤ 0.1	0.11	Marginal fit
RMSEA	≤ 0.08	0.077	Good fit
GFI	≥ 0.90	0.95	Good fit
CFI	≥ 0.90	0.98	Good fit
NFI	≥ 0.90	0.94	Good fit
AGFI	≥ 0.90	0.93	Good fit
RFI	≥ 0.90	0.92	Good fit

The use of criteria other *goodness of fit* is GFI, CFI, NFI, A GFI and RFI generate value model is good *(good fit).* Meanwhile, the measurement criteria *of goodness of fit* more RMSR generate value which means it is good enough *(marginal fit).* Because the conclusions are several criteria to conclude the model *goodness of fit* hypothesis testing theory can be done. It also indicates that the data results of the questionnaire are able to answer the theory is built.

Table 2: Results of the structural model of women respondents

Relationship between variables	Path Coefficient	|t-hit|	Conclusion
JSF→ Job satisfaction	0.72	20.37	Significant
Job satisfaction → organization culture	0.63	19.87	Significant
JSF→ Turnover intention	-0.10	-0.79	Not Significant
Turnover intention → organizational culture	-0.11	-0.94	Not significant
Job satisfaction → Turnover intention	-0.81	-6.84	Significant

Job Satisfaction Factors
Based on Figure 1 and Figure 2, results of testing the influence of the factors that affect job satisfaction on job satisfaction among respondents men and women, have a positive and significant influence. That is, if the conditions of work, work equipment, the health condition of the employee, the employee psychiatric conditions, social interaction both among fellow employees, and their superiors, and employees of different types of work, social security and welfare of the employees, which include systems and the salaries of employees in good condition it will affect improve employee job satisfaction Branch Bogor of PT Bank XYZ. The most significant indicator forming latent variable factors of job satisfaction is the financial factor. The financial factors include the company's payroll system and the social security provided by the company. That is, the system of payroll and social security for the respondent to have contributed in shaping the factors that affect job satisfaction. The difference, the most significant results occurred in men respondents. For men employees, financial factors are considered greater role in shaping the work satisfaction. These results are consistent with studies Melani and Suhaji (2012) financial factors is an aspect that can form factors that affect job satisfaction as well as research

Okpara (2004) that have significant influence on the salary of men employees in the banking company Nigeria.
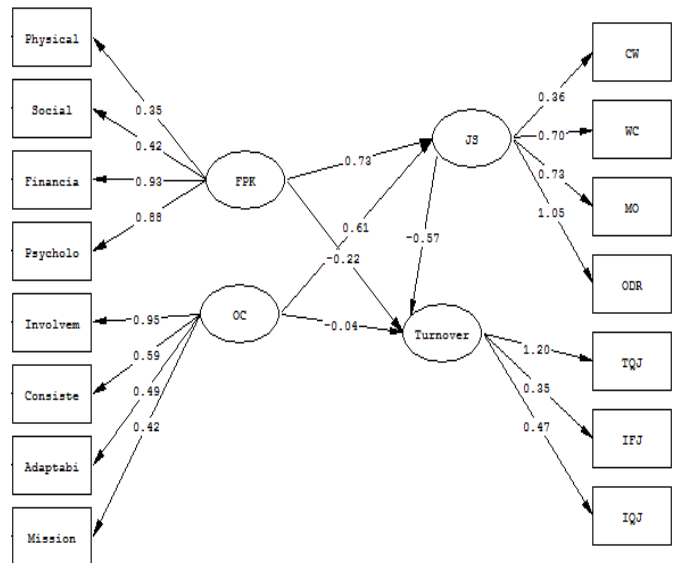

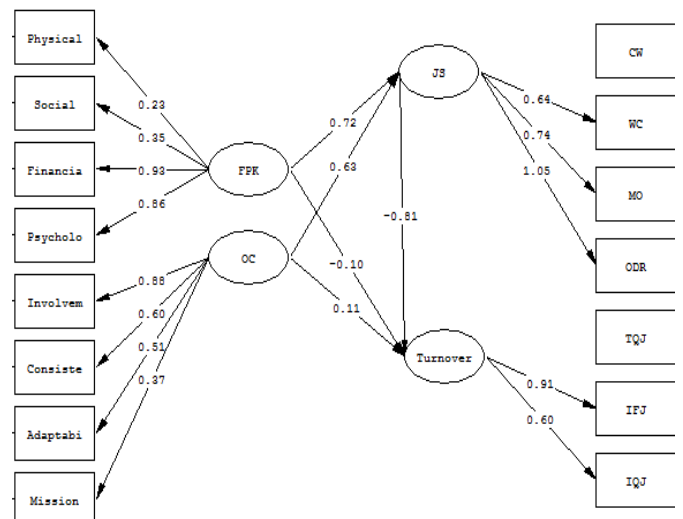**Figure 1:** The results of SEM models on men

Figure 2: The results of SEM models on women

Organizational culture
The test results of latent variables influence of organizational culture on job satisfaction among respondents men and women has a positive and significant influence. That is, if employees are able to translate the demands of the external environment, is able to determine the long-term direction of the company, defines the values and systems that are the foundation of corporate culture and are able to create a sense of ownership and joint responsibility on companies with good, then it will have an impact increase employee job satisfaction PT Bank XYZ Branch Bogor. The difference, the most significant results occurred in women respondents. The most significant indicator forming organizational culture is an indicator of involvement (engagement). The indicators include the company's involvement in activities involving employees and companies implement employee development. That is, the involvement of employees in the company's activities and

development of our employees have the most important contribution in shaping the organizational culture and the effect on job satisfaction. It is greater in the men employees at PT Bank XYZ Branch Bogor. For men employees, the indicator is considered greater involvement role in shaping the culture of the organization. Involvement The initiative involves individuals who are right and obligation, freedom or independence which belongs to every member of the organization in stating opinion positively support the fulfillment of the objectives of the organization. In line with research conducted by Susetyo (2014) organizational culture significantly influence employee satisfaction PT Bank Muamalat Indonesia Surabaya Branch Area of Consumer Division. However, the results of research and Rengganis Pangarso (2015) shows the influence indicator involvement lowest among other indicators.

Job satisfaction and turnover intention
The test results variables influence job satisfaction on turnover intention of the respondents have a negative and significant effect. That is, if employees increasingly feel comfortable with co-workers, satisfied with what they are doing, are satisfied with the company's management and are satisfied with the development, including promotion, and are satisfied with the income, including the amount of salary received, it will lower the level of the employee to think about quit the job, intended to find a new job and intends to quit his day job in PT Bank XYZ Branch Bogor. The difference, the most significant results occurred in women employees. The most significant indicators that make up the job satisfaction is an indicator of development and income. The indicators include the revenue development and conduct training activities and gatherings, a clear career path and the amount of salary that is in line with expectations of employees. That is, the development and income of employees have contributed in shaping effect on job satisfaction and turnover intention. These results are consistent with research Tadampali et al. (2016) that job satisfaction is negatively related to turnover intention of employees of PT Bank Sulselbar Makassar.

Job satisfaction factors and turnover intention
Results of testing the direct influence of variable factors that affect job satisfaction on turnover intention in the men respondents have a negative and significant impact. That is, the conditions of work, work equipment, the health condition of the employee, the employee psychiatric conditions, social interaction both among fellow employees, and their superiors, and employees of different types of work, social security and welfare of the employees, which include systems and the salaries of employees in good condition it will impact on reducing employee turnover intention men PT Bank XYZ Branch Bogor.

Organizational culture and turnover intention
Meanwhile, the women respondents did not have a significant effect. Then the results of testing the influence of organizational culture on turnover intention does not have significant results for the respondents men and women.

4. Conclusion

Job satisfaction factors hadsignificant and positive relationship on employee job satisfaction in XYZ BankBranch Bogor. It means, if the conditions of work, work equipment, the health condition of the employee, psychiatric employees, social interaction both among fellow employees, and their supervisors, and employees of different types of work, social security and welfare of the employees, which include systems and the amount of salary in good condition, then will increase job satisfaction. In comparison, the effect greater in men employees than women employees.

Cultural organizations also have a positive effect on employee job satisfaction of XYZ Bank Branch Bogor. This means, if the employees able to translate the demands of the external environment, able to determine the long-term direction of the company, defines the values and systems that are the foundation of corporate culture and able to create a sense of ownership and shared responsibility on companies, then it will have an impact increase employee job satisfaction. The effect is greater in women employees.

Job satisfaction has a negative impact on employee turnover intention of XYZ Bank Branch Bogor.This means that if employees feel supported by colleagues, the role of the organization and management of the company, and the opportunities for development and a good income, the employee would not have thought to quit the job, intends to find a new job and intend to quit the job. The effect is greater in women employees.

The influence of job satisfaction factors for women employees do not have a significant effect on turnover intention, but for men employees job satisfaction factors have a negative impact on turnover intention. Meanwhile, the organizational culture does not have an effect on turnover intention of men employees and women.It means there has been no effort on the organizational culture at XYZ Bank Branch Bogor to reduce employee turnover intention. It is interesting to study in future studies, whether it occurs only in XYZ Bank Branch Bogor or occurred in other companies too.

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