

## Research Article

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# The Influence of Job Insecurity and Job Satisfaction on Turnover Intention PT. Bank Pembiayaan Rakyat Syariah Dinar Ashri East Lombok Branch

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**Abstract:** *This study focuses on the impact of job uncertainty and job satisfaction on employee turnover tendencies working at the East Lombok branch of PT. Bank Sharia Dinar Ashri People's Financing Bank. The aim of this research is to investigate the impact of job uncertainty and the level of job satisfaction on the possibility of employee turnover. This type of research is related and uses a number-based approach. Data collection was carried out by means of a census. The population and respondents in this study included 35 employees from PT. Sharia People's Financing Bank Dinar Ashri. In this research, the analytical tool used is multiple linear regression with the help of SPSS version 16.0 software. The findings from the analysis show that (1) job uncertainty factors have a positive and significant impact on employee turnover tendencies (2) while job satisfaction has a negative and significant impact on turnover intention.*

**Keywords:** *Job Insecurity, Job Satisfaction, Turnover Intention.*

## Introduction

Individual workforce is an important element in an organizational entity or company, this factor is because if human resources are of higher quality then achieving the goals of the company's vision and mission will be easily achieved. It is important for companies or organizations to manage, develop and maintain human resources effectively. Thus, the motivation to leave work can be minimized. working from the company is low, because treatment from within the organization is safe and comfortable and is able to provide work results and achievement of targets within the company or organization that are considered satisfactory.

Intention to change jobs is an attitude that appears in employees, either voluntarily or involuntarily, which shows a desire or step to leave the company and look for more profitable job opportunities. In accordance with Siregar (2006), the tendency to change employees is the desire or the employee's intention to leave his job voluntarily according to his own decision. In Mobley's (2011) view, turnover intention is an employee's desire or intention to resign from their position voluntarily. This shows that the intention to change jobs occurs because of the employee's desire to leave the organization due to internal or external problems faced by the employee. There are factors that can influence the intention to change jobs. In his 2011 study, Mobley highlighted two main factors that influence Intention to change jobs, namely factors related to the organization and factors related to the individual. Organizational factors include organizational size, work unit size, salary system, workload, supervision, and working environment conditions. While individual factors include job satisfaction, overall satisfaction with the job, compensation, promotion opportunities, workload, relationships with coworkers, supervision, aspirations to find another job, loyalty to the company, intention to move or stay, and job stress. Robbins and Judge (2016:230) shows several indicators that influence turnover intention, including (1) Thoughts about leaving

work, (2) Intention to leave the company, and (3) Desire to look for a new job. One of the factors that influences intention to move Job is a feeling of insecurity in work, or what is known as job insecurity.

Job insecurity refers to a situation where an employee feels uncertain about the continuity of his or her employment, caused by an unpleasant work situation and environment, which can have a negative impact on a person's personal circumstances. In Audina's (2018) perspective, job insecurity is a condition where a worker feels unsafe when carrying out their duties, which can result in tension during work. Kekesi and Collins (2014) define job insecurity as a feeling of helplessness or loss of control over the desired continuity in threatening situations, as well as a lack of control over the employee's future.

Indicators that can measure job insecurity are (100 Significance For individuals, work involves (1) perceptions of the well-being produced by work, (2) perceptions of threats related to factors- work factors, (3) the level of risk that may arise and impact the overall work, and (4) the employee's feeling of helplessness regarding the continuation of the work. Apart from job insecurity (Job Insecurity), another determining factor for employees to leave their jobs is the level of employees who feel satisfied with their jobs usually choose to stay with the company. On the other hand, if job satisfaction is low, the employee turnover rate in the company will increase.

Job satisfaction involves the level of pleasant or unpleasant feelings of an individual employee in carrying out their duties, as well as a sense of comfort in the work environment which can have a positive impact on their performance, including rewards or salaries according to the level of work they do. In the view of Luthans (2006 :243), job satisfaction is a pleasant or positive emotional condition that comes from evaluating a person's work or work experience. In Luthans' view (2006:243), signs of job satisfaction include (1) overall job satisfaction, (2) satisfaction with salary, (3) satisfaction with advancement opportunities, (4) satisfaction with superiors, and (5) satisfaction with work colleagues.

PT. Bank Sharia Dinar Ashri People's Financing Bank is a financial institution or bank domiciled in West Nusa Tenggara. With the existence of PT. The Dinar Ashri Sharia People's Financing Bank can help the community in improving the economy and overcoming social problems in West Nusa Tenggara.

**Table 1. presents information regarding employee turnover data in Dinar Ashri Sharia community funding. BPRS Dinar Ashri East Lombok Branch**

Year	Amount initial employees	Amount Employees enter	Amount employee leaves	Percentage turnover
2019	42	1	3	6.3%
2020	40	0	2	5.1%
2021	38	2	4	5.4%

Source: PT Bank Pembayaran Rakyat Syariah Dinar Ashri Company

From the phenomena listed in the table above, it can be said that employees of PT. Bank Sharia Dinar Ashri People's Financing Bank found that there were employees who quit. According to the results of interviews with employees, this was because many employees felt uncomfortable because the assigned responsibilities they were given did not match the skills they had which resulted in feelings of anxiety and worry if they did not unable to complete the work and the relationship with the superior is not good so the employee wants to leave the company.

From the aspect of job insecurity, employees at PT. Bank Sharia Dinar Ashri community funding, several phenomena can be found. Sharia community funding Dinar Ashri has more new employees and

fewer permanent employees. Many employees stop working before the work contract is completed. Due to the high demands of the job, this makes it uncomfortable, such as achieving high targets in the form of looking for investors, getting lots of customers to make savings and loans with the company. If an employee's work personality does not match the boss's wishes, the work contract will not be extended. This is what makes employees threatened and helpless in continuing their work.

In terms of employee job satisfaction at PT. Sharia People's Financing Bank Dinar Ashri discovered several phenomena. Through interviews with employees, job satisfaction was relatively low. In 2021 there was a change of leadership, where employees asked for a change of leadership. Employees felt afraid and tired of all the work they were given that was not in their field. There are employees who state that the work they do does not match the compensation they receive, moreover their needs are still not met with the salary they receive.

## Method

In this research, a method is used that connects cause and effect with a number-based approach. Sugiyono (2017:20) explains that associative causal research aims to find cause-and-effect relationships between two or more variables. In the context of this study, this method is used to analyze the relationship between the variables involved. The aim is to understand the relationship between job insecurity variables and the level of satisfaction at work on the tendency of employee turnover at PT. Sharia People's Financing Bank Dinar Ashri East Lombok region. This research was conducted at the East Lombok Branch of PT. Sharia Community Funding Bank Dinar Ashri. Those involved in the research involved all employees who worked at the branch. The data collection method applied was the census method. Sugiyono (2017) explained that the census method refers to a sample selection technique where all individuals in the population are taken as sample.

## Results and Discussion

### Multiple Linear Regression Analysis

This analysis aims to understand the extent to which the studied factors indicate job insecurity and job satisfaction on employee turnover tendencies at PT. Bank Sharia Dinar Ashri Community Funding Bank, East Lombok Branch

**Table 2. Multiple Linear Regression Analysis**  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,666	,384		2,966	,000
Job insecurity	,093	,076	,087	2,530	,006
Job satisfaction	-.347	.136	-.417	-2,548	.016

a. Dependent Variable: Turnover intention

The information presented has been processed using the SPSS 16.0 program. Based on table 2, we can find the following regression equation:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 3.666 + 0.093 X_1 + -0.347 X_2 + e$$

Based on the similarities, the relationship analysis is explained as follows:

1. The coefficient figure of 3.666 indicates that if the researched job insecurity (X1) and job satisfaction (X2) have a value of 0, therefore the employee turnover propensity value will be 3.666. The assumption is that other variables that influence employee change are considered permanent.
2. From the results of the double linear relationship analysis equation, it was found that the job insecurity variable (X1) has a coefficient indicating a positive number of 0.093. This indicates that every one unit increase in the job insecurity variable will result in an increase of 0.093 units in the tendency for employee turnover at PT. Bank Sharia Dinar Ashri People's Financing Bank, assuming other factors are constant.
3. Based on the multiple linear regression equation, the researched job satisfaction (X2) has a coefficient showing a negative number, namely -0.347. This shows that every one unit increase in the job satisfaction variable will not result in an increase in employee turnover at PT. Bank Sharia Dinar Ashri People's Financing Bank is -0.347 units, assuming changes in other variables.

**Classic assumption test**

**1. Normality Test**

**Table 3. Asymp.Sig Test (2-tailed)  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residuals
N		35
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	4.07162453
Most Extreme Differences	Absolute	,097
	Positive	,097
	Negative	-.063
Kolmogorov-Smirnov Z		,577
Asymp. Sig. (2-tailed)		,894

a. Test distribution is Normal.

Data Source: Processed using SPSS 16.0

From Table 3, the results of the normality test using the Kolmogorov-Smirnov test show that the significance value is 0.894 > 0.05. Therefore, it can be concluded that the residual value has a normal distribution.

**2. Multicollinearity Test**

**Table 4. Multicollinearity Test Results**

Variable	Collenariy statistics		Information
	Tolerance	VIF	
Job insecurity	0.935	1,070	Multicollinearity Free
Job satisfaction	0.935	1,070	Multicollinearity Free

Data Source: Processed using the SPSS 16.0 program.

From table 4, the test results show that Multicollinearity reveals that the tolerance value of those studied is independent, Job Insecurity is  $0.935 > 0.10$  and the VIF value is  $1.070 < 10.00$ . Job satisfaction is  $0.935 > 0.10$  and VIF is  $1.070 < 10.00$ . This means that based on the results of the multicollinearity test, this indicates that there is no correlation between independent factors, or in other words, there are no signs of multicollinearity in this study.

### 3. Heteroscedacity test

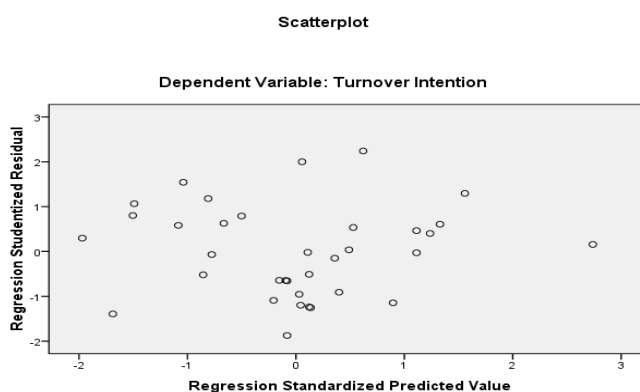


Figure 1. Shows Heteroscedacity Test Results

From Figure 1, it can be seen that the data pattern shows that it does not form a circle, curve, or pattern that does not look regular. Therefore, it can be stated that there is no inequality of variance, so this regression model is reliable.

### Hypothesis test

#### 1. T test

Table 5. Results of the t test (t statistical test)

Variable	Regression Coefficients	tcount	ttable	Significance	Information
Job Insecurity (X1)	0.093	2,530	2,036	0.006	Significant
Job satisfaction (X2)	-0.347	-2,548	- 2,036	0.016	Significant

From the table above, to understand the extent of influence of each independent variable on the dependent variable is as follows:

#### 1. Impact of Job Insecurity on Turnover Propensity (Y)

Based on Table 4.13, it was found that the regression coefficient for the job insecurity factor was 0.093, with a t test value of 2.530 and a significance value of around 0.006. With a calculated t value greater than the t table value ( $2.530 > 2.036$ ) and a significance value of less than 0.05 or 5%, it can be stated that there is a positive and significant influence of job insecurity on the possibility of employee turnover. Thus, the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted, which means that job insecurity has a positive and significant impact on employees' desire to move to PT. Sharia Community Financing Bank Dinar Ashri East Lombok Branch.

#### 2. Job Satisfaction on Turnover Intention

From Table 4.13, it is found that the regression coefficient for the job satisfaction factor is -0.0347, and the calculated t test value for the job satisfaction variable is -2.548 with a significance level of 0.016 which is smaller than the significance level of 0.05 ( $0.016 < 0.05$ ). Because the t value is negative, the calculated t value  $>$  t table ( $-2.548 > -2.036$ ), then  $H_0$  is rejected and  $H_a$  is accepted. This shows that partially, the job satisfaction variable has a negative and significant influence on the tendency of employee turnover at PT. Bank Sharia Dinar Ashri People's Financing Bank, East Lombok Branch.

## 2. Test F

**Table 6. Shows the Results of Model Feasibility Testing (F Test)**

### ANOVA<sup>b</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	140,629	2	70,315	3,992	,000a
Residual	563,656	32	17,614		
Total	704,286	34			

a. Predictor Variables: (Constant), Job Satisfaction, Job Insecurity

b. Dependent Variable: Turnover Propensity

This data has been analyzed using SPSS 16.0 software.

From Table 4.14 above, it can be concluded that the probability level of importance is 0.000. This figure is less than 0.05, indicating that the regression model is suitable for use. These results illustrate that the relationship analysis model meets the feasibility assumptions required for a research model.

## Coefficient of Determination Test

**Table 7. Coefficient of Determination Test Results**

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.647a	,550	,540	1.4197

a. Predictors: (Constant), Job satisfaction, Job insecurity

Data Source: Processed using the SPSS 16.0 program

Looking at 7, it can be seen from the R Square figure that it is 0.550/55%, which means that the factors studied turnover can be explained by 55% by job insecurity and job satisfaction. Meanwhile, 45% (100% – 55%) of other factors were caused by other factors that were not identified and were not included in this study. as mentioned by Sobirin (2016), namely leadership, job stress, and loyalty to the organization.

## The Influence of Job Insecurity on the intention to change jobs

Increased job insecurity Job insecurity among employees in a company can trigger feelings of fear and anxiety, which in turn can increase the tendency for employee turnover. With a relationship analysis coefficient of 0.093 and a level of significance of less than 0.5, namely 0.006, it can be concluded that job

insecurity has a positive and significant impact on the tendency for employee turnover at PT. Sharia community funding bank Dinar Ashri East Lombok region. This indicates that the higher the level of job insecurity in the company, the greater the tendency for employee turnover. On the other hand, if the level of job insecurity is low, the tendency for employee turnover also tends to be low, then the company's turnover intention will decrease.

### **The Influence of Employee Turnover Intentions related to the Level of Job Satisfaction**

Increasing the level of job satisfaction can reduce the tendency of workers to leave the company, and vice versa. If the level of employee job satisfaction decreases, this can cause an increase in turnover intention in the company. DWith the regression coefficient of job satisfaction on turnover which has a negative value of -0.347 and a significance level of less than 0.05, namely 0.016, this indicates that there is a significant and negative correlation between job satisfaction and employee turnover intentions, which means that if the level of job satisfaction increases, The intention to change jobs will decrease, and vice versa. If the level of employee job satisfaction decreases at PT. Sharia People's Financing Bank Dinar Ashri East Lombok Branch, the level of desire to change jobs will increase.

## **Closing**

### **Conclusion**

Based on the analysis carried out on the impact of job insecurity and job satisfaction on the tendency of employee turnover at PT. Sharia community funding bank Dinar Ashri East Lombok Branch, can be summarized as follows:

1. Job insecurity is a feeling of tension, anxiety, worry, stress and uncertainty related to the characteristics and continuity of work in the future felt by workers. In this research, job insecurity has a positive and significant impact on employees' intention to change jobs at PT. BankJob insecurity describes the emotions of tension, anxiety, worry, stress and uncertainty related to the nature and stability of future employment felt by workers. In this research, job insecurity has a good and important influence on the tendency of worker turnover at PT. Bank Sharia Dinar Ashri Community Funding Bank, East Lombok Branch. This indicates that if the level of job insecurity is higher, employees' desire to change jobs also tends to increase.
2. At the East Lombok Branch of PT. Sharia People's Financing Bank Dinar Ashri, the increase in job insecurity indicates an increase in workers' willingness to resign from work. Meanwhile, job satisfaction has a negative and important impact on the tendency of employee turnover at PT. Bank Sharia Dinar Ashri Community Funding Bank, East Lombok Branch. This means that if employees' job satisfaction levels are low, they tend to leave the company.

### **Suggestion**

Based on research findings, the author recommends the following:

1. To reduce the high level of turnover intention related to job insecurity among PT employees. Sharia People's Financing Bank Dinar Ashri East Lombok Branch. Judging from the high level of job insecurity in the question item which states "I am worried about leaving the company before I want to" and also the lowest question answer "I am worried about a reduction in compensation". Companies need to provide an agreement If an employee makes a mistake, they should be given a warning first by not taking immediate action to dismiss the employee and the company should not reduce the compensation received

- by employees because they also have a responsibility to make ends meet. That way, the company will have a positive value and create a comfortable work environment for employees, because the work environment greatly influences the feeling of comfort and security of the company's employees themselves.
2. To reduce the high level of turnover intention related to job satisfaction among PT employees. Sharia People's Financing Bank Dinar Ashri East Lombok Branch. This can be done by providing an increased sense of satisfaction to employees such as providing appropriate salaries, leadership providing high motivation and support to employees, getting promotions and co-workers providing positive energy to fellow colleagues. work so that employees can feel satisfaction with the work they get both from within the company and within the employee personally. That way, employees will enjoy doing their work and want to always try to provide the best efforts for the interests of the company in their workplace.

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