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Job Insecurity As Moderation Intention To Quit Toward Employee Engagement Of Commercial Banks In Bandung

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Abstract

The employee engagement will decrease when there is a intention to quit , moreover this intention to quit reinforced by job insecurity . This study aims to analyze the effect of intention to quit job insecurity engagement its impact on performance the banking industry of Bandung. Descriptive and verificative method, used in this study, a total of 317 questionnaires distributed to a frontliner employees of commercial banks. which were sampled using the stratified random sampling technique. The result shows the intention to quit job insecurity high, while the engagement is low, but the performance slightly higher. intention to quit signifikan toward engagement to 91,34%, job insecurity effect equal to 69,64%. a direct effect of intention to quit of 45.86%, while job insecurity has a direct effect of 31.94%, so job insecurity is not a moderating variable of intention to quit in influencing engagement. While engagement gives effect to performance equal to 45,86%.

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Keywords: employee; engagement; intention to quit; job insecurity; performance

I. INTRODUCTION

Having high-performing employees is the hope of all organizations including the Bank, because high performing employees are one of the factors to achieve organizational goals. Many factors influence how an employee's performance increases or decreases, such as compensation, work environment, motivation, competence, leadership, commitment, job satisfaction, organizational support and so on. Some researchers, such as: Markos et al. (2010), Mani (2011); Sundaray (2011), Field and Buitendach (2011), Wegner (2011), and Bhatla (2011) further highlight the factor of engagement, in which this engagement factor gives a significant influence on performance. According to them when the work has a high level of engagement will enable them to have a high level of performance as well. This is because employees who engagement will work with discretionary efforts in an effort to assist the organization in achieving its goals.

Engaged employees tend to want to be in the organization for a long time and emotionally tied to their organization and will become more passionate about their work (Balakrishnan, 2013). It is said by Gallup (2005), that employee engagement is employee who are dedicating to their role, will stay in the organization for a long time, more productive, give better customer service and in turn create greater profit Increased employee engagement will lead them to higher performance, as do Crim and Seijts (2006) research results, that engagement is a person who is entirely involved in, and enthusiastic about his or her work. Engaged employees care about the future of the company and are willing to invest the discretionary effort so that the organization is successful.

Some researchers make definitions of employee engagement, including the Gallup organization (2005); Crim and Seijts (2006); Lockwood (2007) and Robin (2012), said the employees involved felt that they felt involved with their work. Employees who are involved with their work will always participate and be responsible for completing the job from start to finish optimally. The engagement of employees with their work can encourage their satisfaction with their work so that they show enthusiasm and will give extra effort to their work.

Meanwhile Robinson et al. (2004) defines employee engagement as "a positive attitude held by the employee towards the organization and its value. An engaged employee is aware of the business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employers and employee ". Correspondingly, Markos and Sridevi (2010) define engagement is affected by many factors which involve both emotional and rational factors relating to work and the overall work experience. While Wegner (2011) defines that Engaged employees believe they play an integral part of their organization, achieving its mission and also feel as though their values are aligned with the organizational mission.

There are different definitions of Robinson, Perrin's and Wegner with the definitions put forward by Galup, Crim, Lockwood and Robin. Galup, Crim, Lockwood and Robin emphasize employee engagement on the job aspect, while Robinson, Perrin's and Wegner put more emphasis on organizational aspects. Nevertheless from both groups this researcher can be connected that employee attachment to aspect of their work in order to achieve organizational goals that have been determined.

Having a fully engagement employee is very profitable for the company, like a bank. Because such employees will work with high enthusiasm and care about the future of their organization so that they work more productively and provide the best for the organization. In addition they will stay with the organization for a long time so that the company can avoid high turnover.

Turnover is the level of employee turnover in an organization where an outgoing employee should be replaced by a new employee immediately, but this process is costly and time-consuming that can disrupt organizational effectiveness (Mathis and Jackson, 2009). High turnover rates have a negative effect on an organization, because it can lead to loss of productivity, profitability, corporate knowledge, and skills and competence (Butali; 2013).

This means that the company loses the performance of its employees, or there is a decrease in the performance of its employees, whereas high employee performance has a positive impact on the achievement of organizational goals (company), because it reflects the productivity of the organization that reflects the ability of employees to achieve the goals as planned (Nusair, 2013).

Employee turnover is a manifestation of intention to quit (Makhbul, et al., 2011). The intention to quit either really quit or move to work is a big problem for the company because when the employee mind is not in the organization the concentration and motivation will be lost and this will decrease the productivity and efficiency of the organization. Some argue that intention to quit is synonymous with turnover intention, as suggested in Balogun, et al (2013) research which implies that intention to quit or turnover intention can be used interchangeably implying the intention or willingness of an employee to quit his job or to leave his job in the near future or immediately after employment. This desire will decrease if employees have a high engagement. This is relevant to the findings of some researchers such as Rusyandi (2016), Plooy and Gert Roodt (2010), Mangi, et al (2013), Schalkwyk, et al. (2010), Rothmann, et al (2008), and Lange, (2008). Their results show that employees who have a high level of engagement negatively affect the intention to quit employees.

Another case with Hussain, et al (2013), they found otherwise. It is said that precisely the intention to quit affects the engagement. Based on the results of their research said that people or employees who want to get out of the company where he works tend to have a low engagement. Some studies also find that intention to quit is influenced by safe working conditions, when working conditions are secure, employees will feel at home in the workplace, otherwise if working conditions are unsecured they will try to find another workplace that is safe, such as the results of Presti and Nonnis (2012), Schalkwyk, et al. (2010). This means that job insecurity is the determining factor of engagement.

The performance of a bank as a service company can be seen from the quality of services provided to its customers, if the customer is satisfied, the quality of service can be considered good. To maintain the quality of the bank's service, MRI (Marketing Research Indonesia) a research institute that concentrates on the quality of banking services has conducted a survey in four cities, namely: Jakarta, Bandung, Pekanbaru and Banjarmasin, found that in the industry the quality of excellent service decreased. The main cause of this decline lies in the aspects of frontliner services, such as security unit officers (satpam), customer service and teller. Security is viewed as over service, which makes customers feel uncomfortable. While customer service and teller is considered not have the skills that can follow the development of customer expectations are increasing (<http://www.infobanknews.com/2010/04>). In addition, customer complaints about the bad frontliner waiter often sounds good in print or online media. The decline in service excellence is shown by the service to customers who are not wholehearted and soul, they only serve just transactional with smile and friendliness imposed. Awaldi (2014) mentions that the decline in service is due to the low employee engagement index.

The low index of employee engagement in Bandung City can be demonstrated by their lack of enthusiasm for employment and service to customers. Some of them even feel annoyed when many customers queue. On the other hand they are often cut in salaries due to negligence and inaccuracy, another thing is that often they are reprimanded by their supervisors as a result of a discrepancy between the employee and what the supervisor is supposed to do, in addition to the high absence rate.

There is an indication that the low index of engagement is due to the urge or desire to move or quit their current job (intention to quit). This has been studied by Hussain et al. (2013) and Juhdi, et al. (2013). Nearly 90% of frontliner employees in Bandung say they will move to work if they get a better income offer or job position. The indication that employee engagement levels are affected by intention to quit will be stronger when employees feel job insecurity for their jobs, where their career path as frontliners is so short, that only during their lifetime has not reached 35 years.

According to the background of the research above shows that most researchers do research on the influence of engagement and job insecurity on intention to quit, but if examined further then it would be more likely if employees who want to get out of the company because the work is not safe then they will work halfheartedly, will not feel attached to the job, this may allow them no engagement.

Based on the above problems, this study aims to see the influence of intention to quit influence on employee engagement and its impact on employee performance. And how those effects after which are moderated by job insecurity. So that the organization can anticipate the impact of intention to quit and job insecurity to employee engagement and employee performance.

II. LITERATURE REVIEW

Intention To Quit

Intention to quit can be defined as the embryo to actually quit certain jobs (Rusyandi, 2016). In line with that Makhbul, et al (2011) explained that the intention to quit is a manifestation of the actual turnover. Some argue that intention to quit is synonymous with turnover intention, as suggested in Balogun, et al (2013) research which implies that intention to quit or turnover intention can be used interchangeably implying the intention or willingness of an employee to quit his job or to leave his job in the near future or immediately after employment.

Intention to quit can arise from personal reasons (individuals) or even from the company's own reasons. Individual reasons are based on employee observation and experience, among others, are: because they are no longer able to work; Family reasons; Or even bored of being an employee. From the reason of the company or organization according to Windya (2013), there are at least seven main reasons, namely: 1) work under pressure; 2) Get a better job offer; 3) The working atmosphere is not conducive; 4) Does not promise the future; 5) Does not animate the work; 6) Stress; And 7) There are no challenges in working.

Based on the above (Rusyandi, 2016) defines intention to quit as the intention of the employee to quit his or her job either completely quit or move to another company in the near future caused by individual or organizational factors.

Job insecurity

Job insecurity is defined by researchers in different ways, but in essence job insecurity is a "subjective" perception experienced by employees directly, therefore work insecurity is defined as a concern about the sustainability of their work. Some researchers also treat Job insecurity as an "objective" phenomenon experienced by all individuals, such as high unemployment rates, streamlining organizations and the secondary labor market. Nevertheless all of these definitions lead to employee concerns about the sustainability of their work (Adenugba, et al., 2012; Peene, 2009; Bosman and Rothmann, 2005).

Based on the above and previous research, Rusyandi (2016) defines job insecurity as a feeling based on a subjective perspective as well as an objective perspective concerning the threat of loss of current employment, and powerlessness in maintaining the job..

Employee Engagement

Some researchers make definitions of employee engagement, including the Gallup organization (2005); Crim and Sejts (2006); Lockwood (2007) and Robin (2012), namely that engaged employees feel that they feel involved with their work. Employees who are involved with their work will always participate and be responsible for completing the job from start to finish optimally. The engagement of employees with their work can encourage their satisfaction with their work so that they show enthusiasm and will give extra effort to their work..

Meanwhile Robinson et al. (2004) defines employee engagement as "a positive attitude held by the employee towards the organization and its value. An engaged employee is aware of the business context, and works with colleagues to improve performance within the job for the benefit of the organization. The organization must work to develop and nurture engagement, which requires a two-way relationship between employers and employee ". Correspondingly, Markos and Sridevi (2010) define engagement is affected by many factors which involve both emotional and rational factors relating to work and the overall work experience. While Wegner (2011) defines that Engaged employees believe they play an integral part of their organization achieving their mission and also feel as though their values are aligned with the organizational mission.

There are different definitions of Robinson, Perrin's and Wegner with the definitions expressed by Galup, Crim, Lockwood and Robin. Galup, Crim, Lockwood and Robin emphasize employee engagement on the job aspect, while Robinson, Perrin's and Wegner put more emphasis on organizational aspects. However, both groups of researchers have a relationship, namely employee engagement of aspects of their work in order to achieve organizational goals that have been established.

Based on that definition and previous research Rusyandi (2016) defines employee engagement as a positive attitude that employees possess of their work, reflected in their enthusiasm, satisfaction and full engagement with their work, they feel as an integral part of the organization in achieving its mission, Work harder with colleagues and provide discretionary efforts (beyond the standards) in helping achieve organizational goals.

Employee Performance

Several definitions related to employee performance have been put forward by researchers. Mathis & Jackson (2009), for example, defines performance is associated with quantity of output, quality of output, timeliness of output, presence / attendance on the job, efficiency of the work completed [and] effectiveness of work completed. Tinofirei (2011) defines employee performance as about the timely, effective and efficient completion of mutually agreed tasks by the employee, as set out by the employer. Tekeli and Didem (2011) define performance as workers have done work in accordance with certain conditions or patterns of employment behavior. Atilla (2012), Schmidt and Hunter, define work performance as the most important dependent variable in industrial-organizational psychology. In Kazan and Gumus (2013), performance is defined as the outcome as well as quantitative and qualitative measurements of efforts to achieve goals. Kazan and Gumus (2013) themselves define that in general, performance is the level of affordability for defined business purposes.

Based on the above and previous research, Rusyandi (2016) defines employee performance, as the level of achievement of an employee's work both in quantity and quality, of his efforts and ability in managing the resources provided to achieve the objectives.

III. RESEARCH METHODS

This study uses descriptive and verifikatif method because it aims to explore and analyze the variables intention to quit, job insecurity, employee engagement, and employee performance. Intention to quit is a predictor variable (independent), while job insecurity is a varabel moderator that can strengthen or weaken predictor variable, whereas, employee engagement is intermediary variable between predictor variable with dependent variable, that is employee performance in a number of national commercial banks The city of Bandung, both state-owned banks and private banks.

Referring to the research objectives, namely to see the influence of intention to quit influence on employee engagement moderated by job insecurity and its impact on employee performance, this research will describe the condition of intention to quit, employee engagement, job insecurity and performance of frontliner employees at commercial banks There in Bandung. Further verification of the relationship and influence on research variables. To map the problem then made the research model as follows::

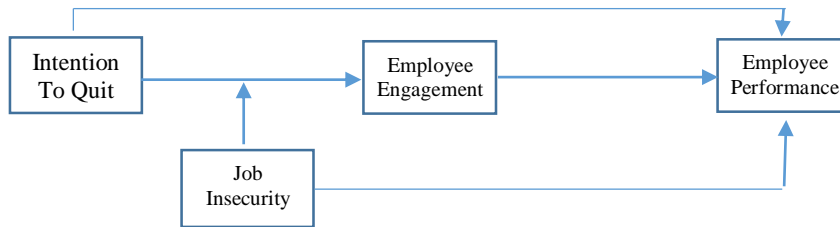


figure 1
Research Framework

The subjects of this study are frontliner employees (tellers and customer service) at 25 banks spread in Bandung, working in branch offices (KC) and Branch Office (KCP) in Bandung. The total number of frontliner employees is 1448 people. For data collection, Slovin sampling technique is used, with degree of 95% confidence, the minimum sample is $n = 1448 / (1 + 1448 (5\%)^2)$ or $n = 313,42$. Thus, the minimum sample required in this study is 314 frontliner employees.

The collected data then analyzed by using statistical software PLS (Partial least square), that is; "SmartPLS" version 2.0. The use of the PLS analysis tool selected is based on: PLS does not require large samples and data should not have a normal distribution; PLS able to test formative and reflective model with measurement of likert scale indicator used in this research; PLS is more predictive-oriented than model confirmation; And most importantly PLS is considered powerful because it does not base on assumptions. Another reason to use PLS in the PLS is able to overcome the problem of missing value and multicollinearity.

IV. RESULTS AND DISCUSSION

Descriptive

After all the data meet the requirements of SmartPls then further categorization of score scores obtained from each indicator as shown in the following table:

Table 1 Value Score Category

317	570,6	Very low
570,7	824,2	Low
824,3	1077,8	Medium
1077,9	1331,4	High
1331,5	1585	Very high

Categorization is based on the lowest score, that is the number of respondents as many as 317 respondents, while the highest value, is the number of respondents multiplied by the highest score value of $317 \times 5 = 1585$.

1) Condition of Intention To Quit

Recapitulation of the frequency distribution of the responses of respondents to the items of the Intention To Quit variable statement is as in table 2..

Table 2. Response Score On Variable Intention To Quit Employee Frontliner Commercial Bank in Bandung

No	Item	Respondents' Response										N	Skor
		SS (5)		S (4)		KS (3)		TS (2)		STS (1)			
		f	%	f	%	f	%	F	%	f	%		
1	item 1	56	17,67	155	48,90	58	18,30	43	13,56	5	1,58	317	1165
2	item 2	23	7,26	222	70,03	44	13,88	25	7,89	3	0,95	317	1188
3	item 3	54	17,03	167	52,68	35	11,04	48	15,14	13	4,10	317	1152
4	item 4	0	0,00	96	30,28	45	14,20	75	23,66	101	31,86	317	1132
5	item 5	58	18,30	184	58,04	46	14,51	29	9,15	0	0,00	317	1222
6	item 6	65	20,50	135	42,59	86	27,13	31	9,78	0	0,00	317	1185
7	item 7	16	5,05	71	22,40	105	33,12	110	34,70	15	4,73	317	988
8	item 8	75	23,66	138	43,53	66	20,82	31	9,78	7	2,21	317	1194
9	item 9	67	21,14	156	49,21	71	22,40	21	6,62	2	0,63	317	1216
10	item 10	56	17,67	148	46,69	93	29,34	20	6,31	0	0,00	317	1191
Score of intention to quit variable												11633	
Average score of intention to quit variable												1163	

The average score of each item of intention to quit statement is 1163, where the average score is included in the High category. This is because many frontline employees of Commercial Banks in Bandung City have the intention to leave the bank where they work now. Mxenge, et al. (2014) concluded that there are many reasons why people voluntarily quit one organization and move to another. Of the various reasons that can be identified, the most dominant reason that encourages employees to stop is work stress.

In addition to work stress, other factors are age, gender, tenure, education qualifications, and marital status. The age effect on employee intention to quit is the fact that employee needs tend to vary by age. For older employees may intend to leave the organization by taking early retirement. On the other hand, older employees who do not intend to retire early may hold on to the organization for fear of struggling to find another job.

2) Condition of Job Insecurity

Recapitulation of the frequency distribution of the responses of respondents to the items of the variable of Job insecurity is presented in table 3.

Table 3. Response Score On Variable Job Insecurity Employee Frontliner Commercial Bank in Bandung

No	Item	Respondents' Response										N	Skor
		SS (5)		S (4)		KS (3)		TS (2)		STS (1)			
		f	%	f	%	f	%	F	%	f	%		
1	item 1	92	29,02	120	37,85	67	21,14	32	10,09	6	1,89	317	1211
2	item 2	117	36,91	119	37,54	55	17,35	26	8,20	0	0,00	317	1278
3	item 3	88	27,76	82	25,87	81	25,55	61	19,24	5	1,58	317	1138

The table above shows the low indicators in each of these dimensions indicates that frontliner employees of Commercial Banks in Bandung City have not been engaged to their work. This is evidenced by frontliner employees who show less enthusiasm, less job satisfaction, less full engagement with work, show less hard work and work together and lack the willingness to provide discretionary efforts.

Employee engagement should have high enthusiasm, because employees who are engaged to their jobs are employees who are fully engaged and enthusiastic about their work, they care about the future of the company and are willing to give discretionary efforts to the success of their organization (Gallup, 2005; Crim and Seijts, 2006), Engaged and satisfied with his work so as to demonstrate his enthusiastic attitude towards his work (Robin, 2012), work harder, work more than the standards and expectations set (Robin, 2012).

On the other hand engaged employees exert their will and ability to help the company's success, especially by providing continuous discretionary efforts (Markos and Sridevi, 2010), because the integral part of the organization achieves its mission and also feels as if their values are in harmony with Mission organization (Wegner, 2011).

4) Condition of Employee Performance

Recapitulation of the frequency distribution of the responses of respondents to the items of employee performance variable statement (employee performance) is presented in table 5.

Tabel 5. Response Score On Employee Performance Variables Frontliner Commercial Bank in Bandung

No	Item	Respondents' Response										N	Skor
		SS (5)		S (4)		KS (3)		TS (2)		STS (1)			
		f	%	f	%	f	%	F	%	f	%		
1	item 1	15	4,73	44	13,88	69	21,77	113	35,65	76	23,97	317	760
2	item 2	12	3,79	38	11,99	76	23,97	113	35,65	78	24,61	317	744
3	item 3	57	17,98	143	45,11	74	23,34	25	7,89	18	5,68	317	1147
4	item 4	52	16,40	159	50,16	55	17,35	36	11,36	15	4,73	317	754
5	item 5	55	17,35	141	44,48	74	23,34	30	9,46	17	5,36	317	1138
6	item 6	41	12,93	149	47,00	48	15,14	54	17,03	25	7,89	317	1078
7	item 7	8	2,52	37	11,67	70	22,08	129	40,69	73	23,03	317	729
8	item 8	55	17,35	167	52,68	48	15,14	31	9,78	16	5,05	317	737
9	item 9	37	11,67	170	53,63	69	21,77	28	8,83	13	4,10	317	761
10	item 10	67	21,14	144	45,43	64	20,19	26	8,20	16	5,05	317	731
11	item 11	56	17,67	134	42,27	58	18,30	42	13,25	27	8,52	317	801
12	item 12	51	16,09	135	42,59	74	23,34	34	10,73	23	7,26	317	794
Score of Employee Performance												10174	
Average Score of Employee Performance												847,8	

Based on the above score scores on average the scores of each item of employee performance statement amounted to 847.8. The average score is included in the moderate category. This means that frontliner employees of Commercial Banks in Bandung City have a slightly good performance, although in a large number

of indicators still show poor performance.

Referring to the opinions of Mathis & Jackson (2009), Tinofirei (2011) and Tekeli and Didem (2011), performance relates to employees who have performed work in accordance with certain conditions or patterns of labor behavior and produce output both in quantity and quality, Punctuality of work completion, attendance / absenteeism at work, efficiency and effectiveness in completing work. This means that a work done by the employee must produce some predetermined output with certain quality that has been applied also. In producing these outputs need to be paid attention to the effectiveness and efficiency.

Verificative

To determine the effect of each variable, the first thing done in this analysis is to test the Structural Model (Inner Model). Inner model describes the relationship between latent variables based on substantive theory.

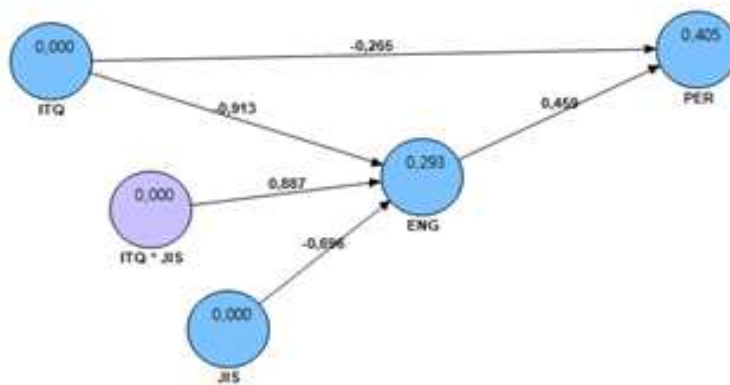


figure 2

Structural Model

The sktructural model shows the R-square variable engagment (ENG) has R-Square of 0.298 and employee performance (PER) has R-Square of 0.425. The results of the bootstrapping process can be seen in table 6.

Tabel 6. Total Effects (Mean, STDEV, T-Values) Variabel Moderasi

	Original Sample (O)	T Statistics (O/STERR)	T-Tabel ($\alpha=5\%$)
ENG -> PER	0,4586	6,2007	1,96
ITQ -> ENG	-0,9134	2,7771	1,96
ITQ -> PER	-0,6841	4,1811	1,96
ITQ * JIS -> ENG	0,8869	1,4025	1,96
JIS -> ENG	-0,6964	1,6600	1,96
JIS -> PER	-0,3194	1,4723	1,96

The test result shows that the original sample value of ENG-> PER is 0.4586, and the t-statistics value is 6,2007 bigger than t-table value, that is 1,96. This shows that engagment effect on employee performance

significantly equal to 45,86% with confidence level equal to 95%.

The value of original sample ITQ-> ENG is -09134 and the t-statistics value of 2.7771 is greater than the t-table value, indicating that the intention to quit negatively affects the engagement significantly by 91.34%, with a confidence level of 95%. Furthermore, the original value of sample ITQ-> PER is -0.6841 and the value of t-statistics ITQ-> PER is 4.1811 bigger than t-table value, indicating that intention to quit have negative effect toward performance significantly equal to 68,41 %, With a confidence level of 95%.

Meanwhile t-statistic value of intention to quit interaction and job insecurity to engagement (ITQ * JIS-> ENG) is 1.4025 smaller than t-table (1,96). Besides, the t-statistic value of the direct influence of intention to quit on engagement (ITQ-> ENG) is 2.7771 greater than indirect effect (ITQ * JIS -> ENG). The work insecurity variable is said to be moderate if the coefficient value of indirect effect is greater than the direct effect coefficient (Ghozali, 2006). Therefore, the test results show that the relationship of work insecurity in moderating the relationship of intention to quit to engagement is not significant. This means that the influence of intention to quit does not increase toward engagement after moderation of job insecurity. However, job insecurity gives effect of 69,64% toward employee engagement.

Based on the above test results then found a new model of research, as illustrated in the following figure:

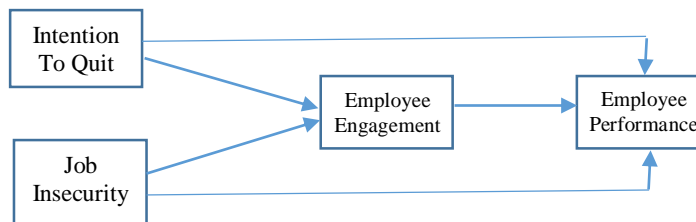


figure 3
New Model

V. CONCLUSION

Based on the results, it can be concluded that frontliner employees in Bandung City have a high intention to quit, their work as frontliner employees have a high level of job insecurity as well. This can be the reason why frontliner employees of Commercial Banks in Bandung City have not been tied to their jobs, they still have a low level of engagement, but the frontline employees of Commercial Banks in Bandung have a good performance, although in a large number of indicators still show the performance that has not good.

It is verified that intention to quit gives a big influence to engagement that is equal to 91,34% and job insecurity have effect equal to 69,64%. Similarly, performance intention to quit has a direct effect of 45.86% and job insecurity of 31.94. However, job insecurity does not moderate intention to quit in influencing engagement.

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