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Analysis of the Factors that Increase Intention To Quit Employees of Commercial Banks in Bandung

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Abstract

Intention to quit has a negative impact on companies because of loss of productivity and cost. The purpose of this study is to determine the condition of intention to quit frontline employees of Commercial Banks in Bandung and find the factors that most influence the intention to quit.

The research method used in this research is descriptive method and factor analysis. Data were collected through questionnaires to 314 frontline employees of Commercial Banks in Bandung City.

The results showed that the level of intention to quit frontline employee Commercial Bank in Bandung is high. Another finding is that the factors affecting the intention to quit are non compensation factors and compensation factors.

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Keywords: factor analysis; frontline bank employees; intention to quit

I. INTRODUCTION

The intention or drive to quit, whether the intention of quitting work or the intention of quitting because of wanting to move to another company, is a big problem for the organization because the minds of employees are not within the organization, this can lead to loss of concentration and motivation, which is dampening productivity and decreasing efficiency of the organization.

Considering the negative impact of intention to quit on the performance of employees, as MSDM managers need to take actions that reduce the intentions of employees to get out of the company by controlling the factors that encourage the emergence of intention to quit. From several studies can be identified several factors that can generate intention to quit, such as: commitment and retention of employees, engagement, age, workplace Bullying, organizational behavior and culture, working conditions, work environment, talent management, work-life conflict, job insecurity, opportunity and job satisfaction, compensation and so on.

Currently commercial bank managers in Bandung City may not have been so concerned about the factors affecting the intention to quit frontline employees, so the turnover rate of frontline employees of Commercial Bank in Bandung is relatively high. From research Rusyandi (2016) obtained data that estimated at least there are 2 frontline employees at several Commercial Banks in Bandung, such as: PT. BJB, Bank Sinar Mas, Bukopin, BNI and BCA have resigned from 2013 to 2014. While those who intend or want to leave the bank where they work there are at least 4 people and some of them are themselves as shown in table 1.

Table 1. frontliner employees who quit and who intention to quit during the year 2013-2014

Bank	Number of Frontliner Employee (people)	Ressign (people)	Intent to Quit (people)
BJB Suci	8	3	5
Bukopin Asia Afrika	10	4	5
BCA Sukarno Hata	16	2	4
BNI Buah Batu	12	2	5
Sinar Mas Lembang	4	2	2
BTN Ujungberung	6	3	3
Total	56	16	24
Persentase		28,5%	42,8%

Source: Rusyandi (2016)

From table 1. shows that employees who intend to quit reach 42.8%. According to them this condition is almost happening also in some Branch Offices and Branch Offices other.

The high intention to quit employees of Commercial Banks in Bandung City is not likely to pay attention to the factors that affect the intention to quit frontline employees in Bandung, this could be caused by the many factors that affect the intention to quit, so there is confusion in prioritizing factors which one needs to get more attention. Therefore, in the research will be identified the factors that are most influential (dominant) to the emergence of intention to quit, so that can be obtained the factors that need attention so that the level of intention to quit be reduced. The purpose of this study is to know and analyze: the condition of intention to quit Bank employees in Bandung; factors that can lead to intention to quit Bank employees in Bandung; the most dominant factor that raises the intention to quit Bank employees in Bandung.

II. LITERATURE REVIEW

Intention To Quit

Intention can be interpreted with an impulse arising from one's self towards something. When someone has

intentions then most likely he will run the intention. Khan (2013), referring to earlier researchers explaining that intention is the most direct determinant of actual behavior. Therefore intention to quit is defined as the intention or desire to actually quit certain jobs. In line with that Makhbul, et al (2011) also explained that the intention to quit is a manifestation of the actual turnover. Some people argue that the intention to quit the same as the turnover intention, as stated in the research Balogun, et al (2013) which suggests that the intention to quit or turnover intention can be used interchangeably implying intention or willingness of employees to quit his job or leave the work in any time soon or soon after opportunity.

The intention to quit either really stop or move to work is also a big problem 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. Tan, et al. (2007) revealed that there are several reasons related to one's intention to stop working. For example job stress and job satisfaction are correlated with commitments that impact a person's decision to leave or remain within the organization.

Determinant Factors Intention To quit

The intention to stop working can arise from personal reasons (individuals) or even from company (organization) reasons. Individual reasons are based on the observation and experience of employees, among others, are: because they are no longer able to work; family reasons; or even feel bored of being an employee. From the reason of the company or organization according to Windya (2013), there are at least seven main reasons why employees want to move or quit the job, that is; 1) work under pressure; 2) Get a better job offer; 3) The working atmosphere is not conducive; 4) Not promising the future; 5) no job esprit; 6) Stress; and 7) There are no challenges in working.

Working under pressure often makes employees feel uncomfortable, because their minds are tormented even though they can get the job done properly. While the larger salary offered by other companies will make employees interested to turn to other companies. Meanwhile, the work atmosphere is not conducive will make employees lose motivation in work. If employees feel an unclear career ladder when they feel that their productivity and performance are good, it will keep employees moving for more promising jobs. In addition, the discrepancy between work with interests and talents possessed will only make employees only oriented to the salary to meet the needs of life while they do not get other satisfaction (psychic).

Turnover is considered as a big problem because when one employee has been trained, they are a valuable asset, and the company certainly did not want them to quit their jobs (Elangovan, 2001), Turnover is harmful to the organization because it can increase the cost of recruitment, selection, training costs, and reduce competitive advantage. Emigration of several employees of an organization can reduce productivity, efficiency, and increase the workload of the remaining employees (Miller, 2007).

Slightly different from what was conveyed by Schalkwyk et al. (2010), they adopted the opinions of other researchers who defined leave intention as an estimate of the individual's own (subjective) probability that they permanently left the organization in the future. They said that the determinants of employee turnover have great relevance for employees who think about quitting, managers are also faced with a lack of employee continuity, high costs involved in induction and training of new personnel and organizational productivity issues.

Meanwhile Mxenge et al. (2014) said that something that could explain more about the nature of turnover and the reason for the turnover intention was Voluntary turnover: the unfolding model of Greenberg. This model explains cognitive processes through employees who make decisions about quitting or staying in their organizations. A person's decision to leave the organization is great, and employees often consider a number of factors before making a decision. According to this model, the employee's decision to stop or not stop depends on two key factors - shock to the system and decision frames. shock to the system can relate to an event that attracts employee attention and thoughts about their work, for example, merging with another organization. decision frames relate to a set of rules and descriptions of how to interpret something that has happened, for

example, things that employees believe and as a result, may have a clear response to the situation based on what has happened in the past.

Voluntary turnover: the unfolding model describes four possible decision paths that might arise from the two factors mentioned above, as shown in the following figure:

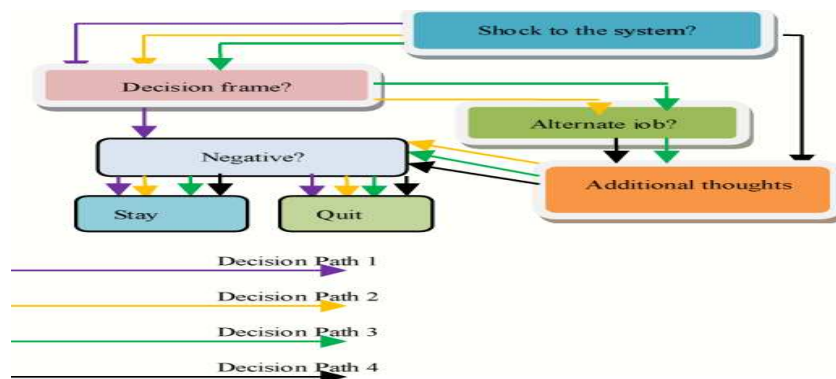


Figure 1 Voluntary turnover: the unfolding model of Greenberg

Source: Mxenge, et al. (2014)

- Path The first decision occurs when shock to the system, which matches the existing decision frames.
- The second decision line occurs when a shock to the system occurs but does not match the decision frames, and there are no specific job alternatives.
- - the third decision path occurs when shock to the system occurs and does not match the decision frames, but there are certain job alternatives.
- - the fourth decision line occurs when there is no shock to the system and therefore there are no decision frames. In this case, employees leave the organization only if other conditions indicate that leaving is a good idea.

From the definition of intention to quit previously mentioned it can be understood why the intention to quit is a manifestation or manifestation of turnover and a high turnover rate can have bad consequences for the company. The presence of people who have the intention to stop just showing their physical appearance while the mind is somewhere and this can interfere with the work activities of the company. Indications of employees who have the intention to stop, are a decrease in: concentration, work motivation, productivity, discipline, and commitment. Besides increasing violations of company regulations; increased absences and delays; defiance of superiors. These behaviors that arise will have an impact on achieving organizational goals.

Framework

Considering the impact of intention to quit on employee performance as well as further impact on company goals, the company needs to give more extra attention to this intention or desire by make listing things or factors that can cause intention to quit so that companies can control the these factors. Based on references and previous research results, factors that may cause employees to have intention or desire to get out of the company where he works is driven by individual reasons, organization reasons and shock in the system .

Based on the framework, the model or research paradigm in this research is illustrated as in the following figure:

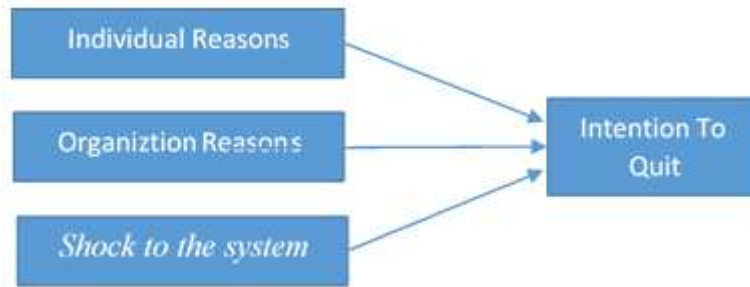


Figure 2 The research paradigm

III. RESEARCH METHODS

The type of research used in this study is descriptive by using the method of exploratory factor analysis to factors that can cause intention to quit. This study aims to explore and analyze the factors that can cause intention to quit on Bank employees in Bandung City.

The variables used in this study are variable of the Intention to quit with dimensions, namely Individual Reason, organization reason and shock to the system. The dimensions of individual reasons consist of indicators: work ability, family reasons, feel bored, dissatisfaction, and uncommitment. The dimensions of the organization reasons consist of indicators: job pressures, job opportunities, working atmosphere, future guarantees, no job esprit, no challenge in work and compensation. The dimension of shock to the system consists of indicators: firms do mergers, a new set of burdensome rules, the company loses, the company is taken over by others, the uncertainties of the company's future, the fear of being fired, marrying the rich and moving to other cities with his or her couple.

Data Collection and Analysis Techniques

Data used to answer the problems that have been formulated obtained from: Library Research, Field Research, such as: interviews, observation, and questionnaires. The questionnaire, conducted to collect data by distributing a list of questions to 314 respondents using a list of questions that must be answered by the respondent.

In this research validity test use SPSS for windows with criteria as follows: a) If sig. ≤ 0.05 , then declared valid; and b) If sig. > 0.05 , then declared invalid. As with the validity test, reliability test in this study using SPSS for windows help with the following criteria: a) If the value of Cronbach's Alpha ≥ 0.6 , then declared reliable; and b) If Cronbach's Alpha value < 0.6 , then it is not reliable.

Descriptive Analysis

Descriptive analysis was conducted to describe the condition of intention to quit frontline employee of Commercial Bank in Bandung City. To be able to make the description required categorization of score scores obtained from each indicator through the questionnaire as shown in table 2.

Table 2. Value Score Category

Interval		Category
314	565,2	Very low
565,2	816,4	Low
816,4	1067,6	Medium
1067,6	1318,8	High
1318,8	1570	Very high

Source: Primary data processed, 2018

Factor Analysis

Factor analysis with SPSS is a way to form factors in order of factor analysis using SPSS applications. With factor analysis, the following results will be obtained:

- 1) Identify the dimensions or fundamental factors that can explain the correlation of a set of variables.
- 2) Identify the new smaller variables to replace the uncorrelated variables of a set of original (origin) variables that correlate from the multivariate analysis (regression analysis or discriminant analysis).
- 3) Identification of prominent minor variables (of larger variables) from a multivariate analysis.

In factor analysis, the assumptions that must be met are: 1) correlation between independent variables; 2) partial correlation; and 3) testing all correlation matrices (correlation between variables). The first factor analysis assumptions are: Determinant of Correlation Matrix Test; Kaiser Meyer Olkin Measure of Sampling (KMO) and Bartlett Test of Sphericity.

IV. RESULTS AND DISCUSSION

Descriptive Discussion

Respondent's characteristic includes job status; working position; years of service; education; gender; age; and marital status. Based on their employment status, employees with contract status are still quite large, at 36%, but most of the frontline employees of Commercial Bank in Bandung are permanent employees. Based on almost balanced work position, where respondents who have profession as customer service (CS) is as much as 51%, while respondents who have profession as a teller as much as 49%. Based on reponden tenure, respondents who work under 5 years are still many, that is equal to 76.7% percent, while the rest or equal to 23.3% have ten years working as frontline. Based on education, respondents with S1 education level is the most that is 82%, only 3.2% of respondents are educated high school. The rest is S2. Meanwhile, based on sex, there is a striking difference where female sex dominates this profession, 97%, while male sex is only 3%. By age the average age of the frontline respondents is 27 years old with the youngest aged 22 years and the oldest age is 49 years. And based on marital status. 61.2% of respondents have unmarried status, while those who have married as much as 36% and the rest is single parent.

Description of intention to quit Frontliner Employee of Commercial Bank in Bandung City

The analysis for variable of intention to quit frontline employees of Commercial Bank in Bandung starts from the first dimension, that is individual reason, as seen in table below:

Table 3. The Dimensions of Individual Reasons On Variable Intentions To Quit

No	Indicators	Score	Category
1	work ability	1210	high
2	family reasons	1179	high
3	feel bored	1193	high
4	dissatisfaction	1153	high
5	uncommitment	1175	high
Average score for the individual reasons dimension		1182	Tinggi

Source: Primary data processed, 2018

The result of score calculation from the data obtained from the questionnaire shows that the average value for

the individual reason dimension is high. This means that personal reasons are a strong reason for most of the frontline employees of Commercial Banks in Bandung that push on the intention or desire to get out of the bank where they work.

The next analysis was performed on the dimension of organizational reasons, as shown by table 4..

Tabel 4. The Dimensions of Organization Reasons On Variable Intentions To Quit

No	Indicators	Score	Category
6	job pressures	1139	high
7	job opportunities	870	Medium
8	working atmosphere	1210	high
9	future guarantees	1173	high
10	no job esprit	903	Medium
11	no challenge in work	1181	high
12	compensation	1205	high
Average score for the organizational reason dimension		1081,9	Tinggi

Source: Primary data processed, 2018

The calculation of scores from the questionnaire data shows that the average value on the organizational reason dimension is high. This means that the reason for the organization is a strong reason for most of the frontline employees of Commercial Banks in Bandung that push on the intention or desire to get out of the bank where they work.

The next analysis is done on the dimension of shock to the system, shown by table 5. The calculation of the score from the questionnaire data in table 5. shows that the average value on the dimensions of shock to the system is high as well. This means that the shock to the system is a strong reason for most of the frontline employees of Commercial Banks in Bandung that push on the intention or desire to get out of the bank where they work.

Tabel 5. The Dimensions of shock to the system On Variable Intentions To Quit

No	Indicators	Score	Category
13	firms do mergers	1179	high
14	a new set of burdensome rules	1199	high
15	the company loses	1265	high
16	the company is taken over by others	1127	high
17	the uncertainties of the company's future,	1168	high
18	the fear of being fired	1193	high
19	marrying the rich	1133	high
20	and moving to other cities with his or her couple	1119	high
Average score for the dimensions of shock to the system		1081,9	Tinggi

Source: Primary data processed, 2018

Based on the score on the dimensions of the variable intention to quit the overall category of intention to quit

variable in the high category, as shown in table 6.

Table 6. Average Variable Score of Intent to Quit

No	Dimension	Score average	Category
1	Individual reasons	1182,0	Tinggi
2	organization reasons	1097,3	Tinggi
3	<i>shock to the system</i>	1172,9	Tinggi
Rata-rata skor untuk variabel Niat Berhenti		1150,7	Tinggi

Source: Primary data processed, 2018

The high dimensions of the variable intention to quit, means that most of the frontline employees of Commercial Banks in Bandung City have the intention or desire to get out of the bank where they work. Individual reasons, organizational reasons as well as shock to the system provide a strong impetus, which triggers the emergence of intentions or the desire of frontline employees to quit their workplace.

The large number of frontline employees who intend to quit can harm the bank, because their presence in workplace is only present physically, while the mind is not in there, which of course the condition will have an impact on the loss of they concentration and productivity. This is relevant to Balogun's. et al (2013) research results. which shows that employees who intend to quit are only present physically in an organization, while his mind is elsewhere. When the minds of employees are not in the organization, the organization may not get the best and this can hurt the productivity and efficiency of the organization.

Analisis faktor

Korelasi Diantara Variabel-Variabel

Of the 20 factors or variables tested, tested repeatedly, so that the factor or variable obtained by 12 factors. These 12 factors are: (X1) work ability, (X2) family reasons, (X3) feeling bored, (X4) not satisfied, (X5) commitment, (X6) work pressure, (X7) job opportunity, (X8)) working atmosphere, (X9) future guarantee, (X10) no job esprit, (X11) there is no challenge in (X12) work and compensation.

Output Results of MSA and KMO testing show KMO Measure of sampling Adequacy (MSA) is 0.891. This value is greater than 0.5 (> 0.5) indicating the adequacy of the sample. KMO and Bartlett's test numbers are 1628,833 with a significance value of 0,000 indicating that there is a correlation between variables and feasible for further processing.

Table 7. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,891
Approx. Chi-Square		1628,833
Bartlett's Test of Sphericity	df	66
	Sig.	,000

To find out which variables can be further processed and which are issued can be seen in the following Anti-image Matrices table 8.

Measures of Sampling Adequacy (MSA) for each factor (X2) family reasons, (X3) boredom, (X4) dissatisfaction, (X5) commitment, (X6) work pressure, (X7) job opportunity, (X8) (X11) there is no challenge in the work and (X12) compensation has a MSA greater than 0.5, unless factor (X1) of work ability has an MSA smaller than 0.5 .

Table 8. Anti-image Matrices

Variabel	MSA	
Anti-image Correlation	X1	,377 ^a
	X2	,941 ^a
	X3	,920 ^a
	X4	,879 ^a
	X5	,873 ^a
	X6	,908 ^a
	X7	,903 ^a
	X8	,894 ^a
	X9	,913 ^a
	X10	,902 ^a
	X11	,885 ^a
	X12	,774 ^a

a. Measures of Sampling Adequacy(MSA)

Because there is a MSA smaller than 0.5 that is the ability of work then done the retesting process by removing the ability factor work. After the process of repeating the test, then be seen relation to the factors formed. The strongest correlation factor is the X12 (compensation) factor of 77.6%, while the weakest correlation is the factor X10 (no job esprit) that is 49.2%..

Table 9. Communalities

Variabel	Initial	Extraction
X2	1,000	,557
X3	1,000	,636
X4	1,000	,622
X5	1,000	,572
X6	1,000	,591
X7	1,000	,511
X8	1,000	,551
X9	1,000	,660
X10	1,000	,492
X11	1,000	,697
X12	1,000	,776

Extraction Method: Principal Component Analysis.

Factor Formation

To find the structure that underlies the relationship between the initial variables needs to be done the formation of factors. The method used in factor formation is the principal component analysis method. The two main steps in the formation of factors are determining the number of factors and the rotation of the factors that are formed.

The number of factors to be formed is determined by combining several criteria to obtain the most appropriate number of factors. There are 2 factors formed of 11 variables that are entered. Each eigenvalue factor > 1. Factor 1 eigen value of 5,371 with variance (48,824%), Factor 2 eigenvalue equal to 1,295 with variance (11,771%). The eigenvalue value describes the relative importance of each factor in computing the variance of the 11 variables analyzed. When all variables are summed to 11 (equal to number of variables).

Table 10. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5,371	48,824	48,824	5,371	48,824	48,824
2	1,295	11,771	60,595	1,295	11,771	60,595
3	,900	8,182	68,778			
4	,641	5,828	74,606			
5	,489	4,449	79,055			
6	,479	4,352	83,407			
7	,444	4,038	87,445			
8	,417	3,793	91,239			
9	,399	3,626	94,865			
10	,291	2,648	97,513			
11	,274	2,487	100,000			

Extraction Method: Principal Component Analysis.

Component matrix

Having known that 2 factors is the most optimal number, then the matrix component table shows the distribution of the eleventh variable on two factors formed while the figures in the table is factor loadings, which shows the correlation between a variable with factor 1 and factor 2. The process of determining which variables will be incorporated into which factors, done by doing a large comparison of correlations.

Table 11. Component Matrixa

	Component	
	1	2
X2 Alasan keluarga	,718	-,201
X3 Perasaan bosan	,682	,414
X4 Tidak puas	,750	-,244
X5 Komitmen	,754	-,059
X6 Tekanan kerja	,728	-,248
X7 Peluang kerja	,714	-,044
X8 Suasana kerja	,701	-,243
X 9 Jaminan masa depan	,775	-,242
X10 Tidak menjiwai pekerjaan	,700	-,053
X11 Tidak ada tantangan dalam bekerja.	,639	,536
X12 Kompensasi	,477	,741

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

Rotated Component matrix value loading factor of each variable. Loading factor is the amount of correlation between factors formed with these variables. The correlation between the variable "family reasons" with a factor of 1 (0.718) and with a factor of 2 (-0.201), then the variable "family reasons" goes into Factor 1, because the correlation is highest compared to factor 2. Similarly, others, by comparing the correlations between the two factors. Thus, the variables of "family reasons", "feelings of boredom", "dissatisfaction", "commitment", "job pressure", "job opportunity", "working atmosphere", "future guarantee", "not job esprit" and "no challenge in work" goes into factor 1. While the "compensation" variable goes into factor 2.

Based on the above rotation then factor 1 contains the variables that are not related to compensation while factor 2 contains the compensation variable. Thus, the factors formed can be described as follows:

- Factor 1 is called a non-compensating factor
- Factor 2 is called a compensation factor

Discussion

With the formation of 2 (two) factors that influence intention to quit, that is factor of non compensation and compensation factor indicate that dominant factor influencing intention to quit is compensation and non compensation factor which give influence equal to 66.66%. while the rest of 33.34% influenced by factors not examined in this study.

This indicates that non-compensation factors such as family reasons, boredom, dissatisfaction, commitment, work pressure, employment opportunities, working atmosphere, future guarantees, not job esprit, and no challenge at work can encourage frontline employees of Commercial Banks Bandung city to have intention or desire to get out of company..

a. Family reasons

To suppress intention to quit for family reasons, companies can create a work-life balance culture, which is a balance between personal and work life. Some surveys show that organizations that help their employees achieve a good balance between their personal lives and their jobs benefit more from other companies that do not support it. work-life balance can be used as one of the values of organizational culture.

b. Boredom and no challenge in working

Work routinely that is done every day may gradually cause a sense of boredom, which can encourage intention to quit. Management must be able to control the boredom by doing things like:

- Offering other work outside the main job,
- Not prohibit other activities during leisure time even during working hours.
- Utilizing other skills or hobbies that employees have, to develop the company as long as it is still related to each other.
- Provide a new methods and techniques

c. Feelings of dissatisfaction and not animating work

Many things make employees dissatisfied, if the things that make these dissatisfied employees are not controlled then dissatisfaction can encourage negative behavior. To avoid the emergence of this negative behavior management can do things like:

- make the job fun.
- develop a fair payroll system.
- placing employees in accordance with the right person in the right place.
- avoiding boredom in repetition of work by allowing to do its work in its own way..

d. No Commitment

Employees who do not have a high commitment to the company is not good for the company, because it impacts on turnover. Generally employees are not committed to the organization because they do not feel the fit and do not understand the goals of the organization, consequently they tend to be less productive. Management needs to control these factors so that employees become more committed. According to Smith (2016), there are 4 factors that greatly affect the level of employee commitment. The four factors are; 1) clear company objectives, 2) gaining energy from work, 3) fitting in, and 4). challenging work environment

e. Working pressure and working atmosphere

Working under pressure often makes employees feel uncomfortable, because their minds are tormented even though they can finish the job. Management needs to know the indications of stressful employees, such as: being cynical, often out of the office, easy-to-do tasks, looking tired and irritable, self-doubting and often sick

(wolipop.detik.com). Management also needs to know the causes of stress employees such as: workload, people who work with it, life-work balance and job insecurity.

By knowing the indications and causes of stressful employees, management can create a comfortable working environment for the employees, as for the while, going for a walk, drinking coffee in the dugout, taking the time to reflect on their brains, giving more autonomy, can be one way for employees to feel no depressed.

f. Job opportunities,

Job opportunities are open as a impactof the high competition in the banking industry. The open of opportunities or employment opportunities can be an drivers for an employee to move to a better bank or company. Management needs to control this factor by doing things that can make employees feel at ease, such as creating a comfortable working environment and a better payroll system than any other company or competitor bank.

g. Guarantee of the future,

Future assurance and projections are the things most employees take into account, because they have the burden of sustaining their future. Management needs to control this factor because if the employee does not feel assured his future, can be a trigger for employees to leave the company. Management needs to develop a clear career path that can guarantee the future of its employees, developing a pension benefit program is also one of the things that can guarantee the future of employees.

While compensation factors that include greater compensation (salary and intensive bonuses) offered by other companies will keep employees interested in turning to other companies. This factor is the biggest factor influencing the intention to quit, therefore management needs to control this factor by creating or developing an ideal and effective compensation system as well as appealing to employees.

The compensation system applied should be in accordance with the existing Rules, in compensation and benefit system formulation, a guideline should be made as a common guideline, such as government regulations on the determination of regional or provincial Minimum Wage (UMR) level, even Sectoral each year. Often the problem arises because in some cases, companies tend not to follow the rules that have been set.

Justice in the compensation system greatly determines the level of employee satisfaction. In preparing a good compensation system, also need to pay attention to the job description of each employee. Many companies implement departmental systems that are "core processes" of companies, where departments that bring in sales and / or profits, can get higher compensation. On the contrary, the support department, getting lower compensation, even though it is actually reasonable as long as it is not too obvious and is based on a clear decision.

V. CONCLUSIONS

Based on the results of research that has been done then it can be concluded that:

1. The level of intention to quit or the intention or desire of frontline employees of Commercial Banks in the city of Bandung to come out belonging to high category. This means most of the that frontline employees of Commercial Banks in Bandung have the intention to get out of the bank where they work now.
2. Factors that can cause intention to quit employees frontlne Bank in Bandung include factors: 1) family reasons, 2) feelings of boredom, 3) dissatisfaction, 4) commitment, 5) job pressure, 6) job opportunities, 7) work atmosphere, 8) future guarantee, 9) no job esprit, 10) no challenge in work and 11) compensation.
3. The most dominant factor that raises the intention to quit frontline employees of Commercial Banks in Bandung is the compensation factor and non-compensation factor. Compensation factors include compensation, while non-compensation factors include: 1) family reasons, 2) boredom, 3) dissatisfaction,

4) commitment, 5) job pressure, 6) job opportunities, 7) work atmosphere, 8) future guarantee, 9) no job esprit, 10) there is no challenge in working

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