The role of the industrial revolution 4.0, making the banking industry experience intense competition. Employees are required to work with the best performance and help the company achieve its goals. In this case, the company must pay attention to employees who have given their best performance for the company, so that it will create a sense of satisfaction in employees. Employees may leave their current job if they are dissatisfied with their current job. The purpose of this study is to determine the role of job satisfaction in turnover intention among private conventional banking industry employee. This research is a non-experimental quantitative study using predictive research methods. Participants in this study ranged in age from 18 to 57 years old and worked in the conventional banking industry in Indonesia. Non-probability sampling with convenience sampling was used to select the participants. The Job Satisfaction Survey (JSS) and the Turnover Intention Scale (TIS) were used in this study as measuring tools. The results showed that job satisfaction has a significant positive role on turnover intention. Job satisfaction accounts for 53% of turnover intention, with the remainder influenced by factors outside the scope of the study.

KEYWORDS
Job Satisfaction, Turnover Intention, Private Conventional Banking Industry

1. INTRODUCTION

The rapid development of information technology has brought life into the era of revolution industry 4.0. Utilization of various technologies in various industries, especially the service industry finance has led to significant changes in the banking industry. Change people's habits towards digitization encourage banks to accelerate the transition to digital banking (Otoritas Jasa Keuangan, 2022). According to the Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 Concerning Commercial Banks, Digital Banks are Corporate Banks Indonesian Law (BHI) which provides and carries out business activities primarily through electronic channels without a physical office other than the head office, or using a physical office that is limited. Quoted from there are differences between digital banks with conventional banks, that is, all digital banking activities are carried out through devices electronically, while conventional banks still require physical presence to the bank (Otoritas Jasa Keuangan, 2022).

Has are reveals that the transformation from conventional banks to banks digital certainly requires a complete overhaul of the core banking system (core banking system) which includes an overhaul from a waterfall or gradual system to an agile or iterative, as well as from a centralized system to a decentralized micro services, and so on (Chandra, 2021). By therefore, this has become a separate problem for the conventional banking industry in Indonesia the current era of digitalization. Dr. Indrawan states that banks conventional banks cannot immediately transform into digital banks, because it is not easy to turn an established bank into a digital bank in (Hartanto, 2021). Quoted from SQN Banking Systems (n.d.), conventional banks can do various ways to anticipate competition with digital banks, one of which is by promoting traditional services, namely by providing the best service to customers who still trust and rely on conventional bank services.

It is stated that to realize this, resources are needed Human Resources (HR) with qualifications relevant to organizational needs (Zulindra, 2019). HR role very important to meet the demands of organizations in intense competition. Employee who are able to work professionally and achieve good performance results lead the company to the pinnacle of success. Quoted from employees must be treated properly so that employees remain enthusiastic at work (Zulindra, 2019). Leader the organization must also treat employees well and view them as humans have material and immaterial needs. Employee job satisfaction can be achieved when expectations can be met. If employees don’t get what expected in the work environment, it can lead to dissatisfaction. This can cause the desire to leave work and ultimately harm the organization.

Which are revealed that nowadays the problem of employee turnover is increasing increase. Quoted from based on a survey conducted by PricewaterhouseCoopers (PwC) Indonesia shows that the industry’s employee turnover conventional banking in Indonesia reaches 15%. Based on the results of interviews with three conventional banking industry employees are known to have several triggering reasons banki
Based on the results of interviews with three conventional banking industry employees, it is known the things that affect the job satisfaction of each participant. Interview result shows that most of the conventional banking employees in Indonesia are known dissatisfied with their current job.

Quoted in Bashir and Durrani, 2014, job satisfaction is a state where a person feels satisfied and happy with the work done in (Belete, 2018). Shows that job satisfaction is an effective and significantly to the work of employees in the banking industry, research by (Bamfo et al., 2018). It shows the lower the job satisfaction, the higher the level of turnover intention of the employees. Similar research was conducted shows that job satisfaction has a negative and significant effect on the turnover intention by (Harjyono andoto et al., 2019). It shows when job satisfaction decreases, the turnover intention increases for Syariah Bank employees will also increase significantly.

Based on the research results that have been described, the researcher wants to re-examine the variables job satisfaction and turnover intention with research subjects are industrial employees private conventional banking in Indonesia. According to Undang-Undang Republik Indonesia Nomor 21 Tahun 2008, conventional banks are banks that carry out their business activities conventionally and based on its type consists of Conventional Commercial Banks and Bank Perkreditan Rakyat.

Based on the conditions currently being faced by conventional banking, that is transforming towards digital banking and facing intense competition with existing digital banking, thus requiring banking employees conventionally meet the demands of the organization. In the midst of these demands, Employee job satisfaction is something that needs attention, because this can create the desire a day work for employees. Therefore, it is necessary conducted further research on job satisfaction and turnover intention on private conventional banking industry employees.

Based on the description above, the researcher has the assumption that individual job satisfaction play a role in the turnover intention in private conventional banking industry employees.

2. LITERATURE REVIEW

Mobley et al., 1978, defines turnover intention as the probability of an employee leaving the organization in (Skelton et al., 2019). Mobley, 2011 further explains that turnover intention is a condition in which individuals have the intention to leave another job. Mowday et al., 1982, stated the turnover intention as an individual's awareness to leave the organization in the near future in (Dutta and Khatri, 2017). Turnover intention is seen as the final process before employees leave their jobs Bester, 2012 in (Botha and Roodt, 2013). Turnover intention can also be defined as an individual's intention or behavior to leave his job in an organization Fishbein and Agen, 1975 in (Botha and Roodt, 2013). Turnover intention is seen as a behavior that is carried out by someone in a conscious state. Also, Turner intention is the organization Tett and Meyer, 1993 in (Botha and Roodt, 2013). The factors that cause turnover intention are interrelated. Mowley, 1986, in explains that there are various factors that can cause turnover intention is age, length of work level of education, attachment to the organization, job satisfaction, and company culture Prawitasari, 2016.

It is defined job satisfaction as a person's feelings about their job (Spector, 1997). This means that job satisfaction is how much a person likes or dislikes his work and relates to aspects of his work. Job satisfaction is achieved when an employee believes that what he gets at work is in accordance with what he expected. Handoko, 1992 defines job satisfaction as an emotional response employees towards their jobs in (Fidyahah and Setiawati, 2019). Low job satisfaction can increase employee turnover rates and intention to leave work, thereby affecting employee mental health and burnout (Siu, 2002; Chi, 2006; Nadinloyi, 2013, in (Castaneda and Scanlan, 2014). On the other hand, employees who are very satisfied with their jobs will be more productive, creative and last longer at work (Tang et al. 2000, in (Castaneda and Scanlan, 2014). The describes nine dimensions of job satisfaction, namely: pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, coworkers, nature of work, communication (Spector 1997).

Hypothesis testing was carried out using simple linear regression analysis using the Statistical Product and Service Solution (SPSS) version 22.0 program. Based on the results of a simple linear regression test of turnover intention on job satisfaction, the value of p = 0.000 (p <0.050) was obtained, which means that job satisfaction has a significant role on turnover intention. In addition, the results obtained were R² = 0.530 which explained that job satisfaction contributed to turnover intention by 53% and the rest was influenced by factors outside the study. The coefficients table shows the role of job satisfaction on turnover intention through standardized coefficients and p. Based on the coefficients table, the variable job satisfaction has a standardized coefficient value of 0.728 with p = 0.000 (p <0.050) which means that job satisfaction has a significant positive role on turnover intention. Based on the explanation above, it can be concluded that the higher the job satisfaction, the higher turnover intention.

4. RESULT

Based on the results of the study indicate that job satisfaction has a significant positive role on the turnover intention. This is not in line which shows that employee job satisfaction has a negative and significant effect on employee turnover intention in the banking industry, the results of (Bamfo et al., 2018). In other words, this research does not describe negative relationship conditions like previous studies.

This study uses two measurement tools for each variable. Job satisfaction is measured by using the Job Satisfaction Survey (JSS) from (Spector, 1994). Turnover intention measured using the Turnover Intention Scale (TIS) Mobley, 1978 in (Abid and But, 2017). Researchers conducted an internal reliability test on 40 samples and the results obtained were that JSS has a Cronbach alpha coefficient of 0.940, while TIS has a coefficient Cronbach’s alpha of 0.904.

5. DISCUSSION

Based on the results of the research that has been done, it can be concluded that there is a role of job satisfaction on turnover intention among conventional private banking industry employees. Job satisfaction contributes 53% to intention to leave work and has a significant positive role. This means that the higher the job satisfaction, the higher turnover intention.

<p>| Table 1: Measuring Instrument Reliability Test |</p>
<table>
<thead>
<tr>
<th>No</th>
<th>Measuring Instrument</th>
<th>Reliability (Cronbach’s Alpha)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Job Satisfaction Survey (JSS)</td>
<td>0.940</td>
</tr>
<tr>
<td>2</td>
<td>Turnover Intention Scale (TIS)</td>
<td>0.904</td>
</tr>
</tbody>
</table>

<p>| Table 2: Hypothesis Test on Job Satisfaction variables with Variable Turnover Intention |</p>
<table>
<thead>
<tr>
<th>No</th>
<th>Variable</th>
<th>Standardized coefficients</th>
<th>p</th>
<th>R² (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Job Satisfaction</td>
<td>0.728</td>
<td>0.000</td>
<td>53%</td>
</tr>
</tbody>
</table>

6. CONCLUSION

Based on the research that has been done, it can be concluded that there is a role of job satisfaction on turnover intention among conventional private banking industry employees. Job satisfaction contributes 53% to intention to leave work and has a significant positive role. This means that the higher the job satisfaction, the higher turnover intention.
For further research, it is suggested to be able to conduct research on companies outside the banking industry that may have a high intention to leave work. Future research can also use other variables that can be related to the variable turnover intention, so that other factors that have a role in intention to leave work can be identified.

It is recommended for companies to be able to improve related to company policies, one of which is in terms of providing salaries that are adjusted to the responsibilities of the employees' work or being able to provide bonuses for employees who succeed in achieving the target. Companies can ensure that the characteristics of prospective employees match the criteria needed in certain types of work, so as to minimize employees leaving the company. Companies can also ensure employee welfare, one of which is by paying attention to employees, one of which is through coffee talk events every month so that they can find out what problems are happening to employees.

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