

## ANTECEDENTS OF INTENTION TO LEAVE ORGANIZATION: EVIDENCE FROM FINANCIAL INSTITUTION

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**Abstract:** This study achieves theory testing or theory confirmation, which is the purpose of quantitative research. From the reviewed literature, it is found that the previous research has explicitly explored the path of the investigation. The present research examines work values, work-life balance, job satisfaction and intention to leave. It still presents new empirical evidence and outstanding contributions to scientific knowledge, especially organizational behavior science. The study examines the factors that affect the employee's intention to leave, namely work value, work-life balance, and job satisfaction, and how great the relationship among the variables is. The study was conducted at the national financial institution (Permodalan Nasional Madani Ltd.) from the rest of Indonesia's branch offices from January to April 2021. Primary data was obtained through a questionnaire from 1,195 account officers as research respondents. The questionnaires were designed to assess indicators of Intention to Leave, Work Value, Work-Life Balance, and Job Satisfaction using the five points Likert Scale. The covariance based-structural equation model was utilized to analyze the data and test the research hypothesis. The results revealed that job satisfaction is positively constructed by work value and work-life balance. A higher level of job satisfaction will be followed by decreasing in employees' intention to leave. Intention to leave will also be reduced when the employees' work value and work-life balance increase. Comprehensively, job satisfaction is essential in mediating the relationship between work value and work-life balance to the intention to leave. The results then provide some practical implications. Organizations should be concerned with employees' intention to leave by increasing job satisfaction. It includes opportunities for the employees to develop careers and create harmonious relationships with co-workers and supervisors. Organizations can build pride in their work for their employees socially and personally so that employees think their work is valuable. It is also essential to strengthen the work-life balance through paying attention to the work that can interfere with personal life, such as not giving assignments on weekends.

**Key words:** intention to leave, job satisfaction, work-life balance, work value, employees' turnover

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## Introduction

For years, the company has considered the significance of worker turnover. Excessive turnover of workers significantly affects the effectiveness and performance of meeting company goals, as well as the sustainability of the company. Organizations must recognize in advance the various factor that can stimulate employee turnover so that the organization can address them properly. Many researchers have paid attention to employee turnover (Hasin and Omar, 2017; Chan and Ao, 2019). It has also been well established that turnover intention is a robust and essential antecedent in predicting employee turnover (Olorunjuwon et al., 2021). The high employee turnover has become a direct behavior that affects some of the organization outcomes, along with judgment and decision-making, work effort, satisfaction, dedication and performance (Frieze et al., 2006). The higher employee turnover will affect the organization's goal achievement. Previous studies have found factors that might affect employee turnover. It would be better before turnover occurs in the organization to know the intention of employees to leave the organization.

The primary purpose of this study is to examine the factors that strongly affect the employees' intention to leave the organization. The role of job satisfaction in mediating the relationship between work value and work-life balance is still open to be enhanced to decrease employees' intention to leave. The investigation of employees' intention to leave will focus on the employee of Permodalan Nasional Madani (PNM), Ltd. as a case study. For years, Permodalan Nasional Madani (PNM) Ltd. has improved its organizational structure to increase the efficiency and effectiveness of services to the public. However, these improvement programs have not yet reached the optimal level of results. A high employee (account officer) turnover of about 30% per year has become one reason why PNM fails to optimally achieve its organizational goals.

## Literature Review

To achieve organizational goals in terms of effectiveness and efficiency, an organization must establish positive policies to counter employee intention to leave (Rainayee, 2012). Value structures might be described as constellations of attitudes and reviews in which a character evaluates their activity and perception of the environment (Schwartz, 1999). Individual values are a hierarchical stage of solid desires and dreams in the labouring mind (Super, 1995). Personal values are also related to the normative component of a person, which will be actualized to become the intention to behave (Setiawan et al., 2021). A person's complete normative component will reinforce a person's motivation to behave, both altruistic and egoistic (Setiawan et al., 2020). This definition highlights the hierarchical shape of labor values. Employee of an organization can perceive and prioritize diverse desires and dreams related to work differently.

Work values reflect employees' preferences toward rewards external to work, such as pay and working conditions (Johnson et al., 2012). On the other hand, intrinsic work values concern employees' desires to derive satisfaction and interest from work itself. Employees who think that their work is valuable will have a good perception of the attributes attached to their work. Therefore, it can be said that the higher the work value for an employee, the higher the job satisfaction. Based on the concepts above, the hypothesis can be generated as follow:

*H<sub>1</sub>: Work value has a positive effect on job satisfaction*

Work-life balance means that employees can balance their work with family roles and preferences (Frame and Hartog, 2003). Individuals who can balance their personal life with their work will have time to live up to their interests while still doing their jobs, which will develop their job satisfaction which is the pleasant feeling of an employee about their job. An individual with a high work-life balance will perceive his job positively, increasing his job satisfaction (Nilawati et al., 2019). Work-life balance will affect individuals, families and organizations, and it has a positive relationship with job satisfaction (Devi and Rani (2012). Based on the concepts above, the hypothesis can be generated as follow:

*H<sub>2</sub>: Work-life balance has a positive effect on job satisfaction*

Organizations may be more potent in stimulating worker retention by fostering task attractiveness (Van Dam et al., 2009). It relies on solid evidence of a relationship between task attractiveness and turnover intention (Dole, 2001). Dissatisfaction with job circumstances can affect an employee's intention to leave (Blau, 2007; Cohen and Golan, 2007). Research findings (Hasin and Omar, 2017; Abd-Ellatif et al., 2021; Sanjeeva, 2017; Tnay, 2013) showed a significant relationship between job satisfaction and intention to leave. This finding supports that job satisfaction levels affect employees' intention to leave their job. The results are consistent with previously reported research (Dole, 2001; Lambert et al., 2001). Based on the concepts above, the following hypothesis can be generated:

*H<sub>3</sub>: Job satisfaction has a negative effect on the intention to leave*

Together with job satisfaction and reward for achievement, work values are the substance elements people are looking from their jobs (Super, 1970). The discrepancy between an individual's work values and workplace norms may result in withdrawal from work through absenteeism and tardiness and an increase in employees' intention to leave (O'Reilly et al., 1991; Werbel and DeMarie, 2005; Cable and Edwards, 2004; Lara, 2008). An employee who feels that his current job contains what he expects will feel comfortable staying at their current job and reduce the desire to leave the job. Thus, the hypothesis can be framed as follow:

*H<sub>4</sub>: Work value has a negative effect on the intention to leave*

Work-life balance is an approach in which personnel can freely use bendy running hours to stabilize their job with different commitments, family, hobbies, arts and studies. The appropriate work-life balance increases personnel's health and reduces mental stress (Frame and Hertog, 2003), which might also cause decreased work-withdrawal behaviors (Hofmann and Stokburger-Sauer, 2017). Poor work-life

balance is the main reason behind employees leaving work (Balu and Panda, 2019). The higher the work-life balance of an individual is considered, the lower the desire to leave the workplace. This circumstance happens because employees feel they get an ideal situation where they get pleasure in working and can do personal things they are interested in. Considering the above, the hypothesis can be structured as follow:

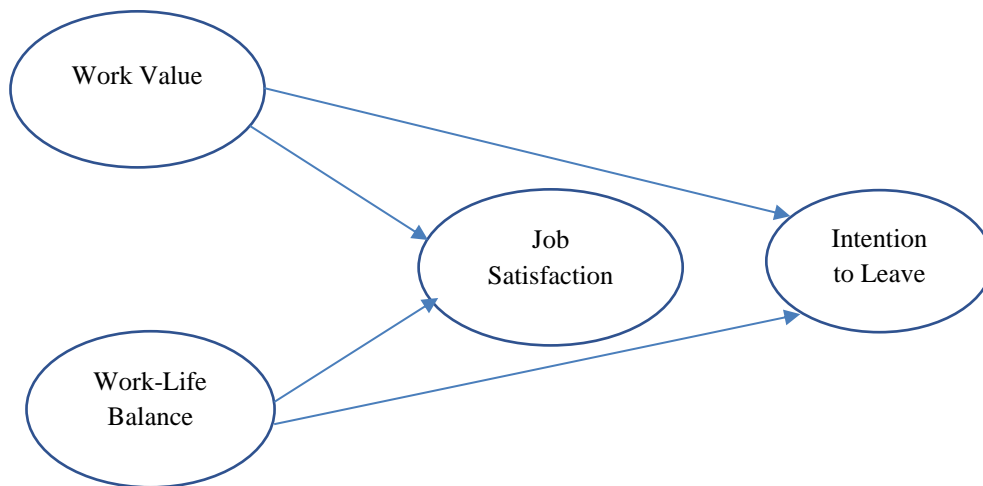
*H<sub>5</sub>: Work-life balance has a negative effect on the intention to leave*

Previous studies showed the similarities between individual work values and workplace norms (O'Reilly et al., 1991; Werbel and DeMarie, 2005; Cable and Edwards, 2004; Lara, 2008). It can increase job satisfaction, decrease withdrawal from work through absenteeism and tardiness, and decrease employee intention to leave. In other words, job satisfaction is essential in mediating the relationship between work value and intention to leave. Based on the concepts above, the hypothesis can be generated as follow:

*H<sub>6</sub>: Work value has a negative effect on the intention to leave through job satisfaction*

A good work-life balance will increase employees' well-being and decrease psychological stress. This circumstance will lead to higher employee commitment and lower intention to leave their organization (Hofmann and Stokburger-Sauer, 2017). Job satisfaction is an entire variable; however, a few others recollect special dimensions, which include pride in activity, supervisors, payroll, merchandising opportunities, co-workers and customers (Brown and Peterson, 1993). Activity pride is any aggregate of mental and environmental instances that reason someone to supply a statement, "I am glad about my job". Employees who have enjoyment about their job will think less about leaving their job. In other words, job satisfaction is essential in mediating the relationship between work-life balance and intention to leave. Thus, the following hypothesis is framed.

*H<sub>7</sub>: Work-life balance has a negative effect on the intention to leave through job satisfaction*



**Figure 1: Conceptual model of the study**

### Research Methodology

This study uses the quantitative method of applied path analysis as a regression extension model. The study was conducted at the national financial institution (Permodalan Nasional Madani Ltd.) from the rest of Indonesia's branch offices from January to April 2021. Data were obtained from 1,195 account officers as research respondents by using a questionnaire as a research instrument. The amount of 1,195 samples was calculated by Slovin formula at  $p < 0.05$  and randomly taken from 18,000 account officers as the population. Respondents comprised about 65% men and 35% women with an age range of 22-35 years and tenure between 3-8 years. Five points Likert scale was used as a measurement scale of each indicator in every latent variable.

Intention to Leave (IL) was measured by four indicators, namely negative feelings of enjoying the job (NFEJ), thinking about quitting (TQ), thinking of changing or searching for a new job or career (TC) and actively looking for a new job (ALNJ) (Halawi, 2014; Rizwan et al., 2014; Basak et al., 2013; Blau, 2007). Work-life balance was measured by three indicators, namely work interference with personal life (WIPL), personal life interference with work (PLIW) and work enhancement of personal work (WEPL) (Fisher et al., 2009). Job satisfaction (JS) was measured by five indicators, namely salary (SAL), job itself (JIS), supervisory (SUP), co-worker (CW) and appreciation (APP) (Cowin et al., 2008; and Brown and Peterson, 1993). The work value (WV) was measured by three indicators, namely personal factor (PF), social and cultural factor (SCF) and organizational variables (OV) (Super, 1995; Schwartz, 1999).

### Research Results

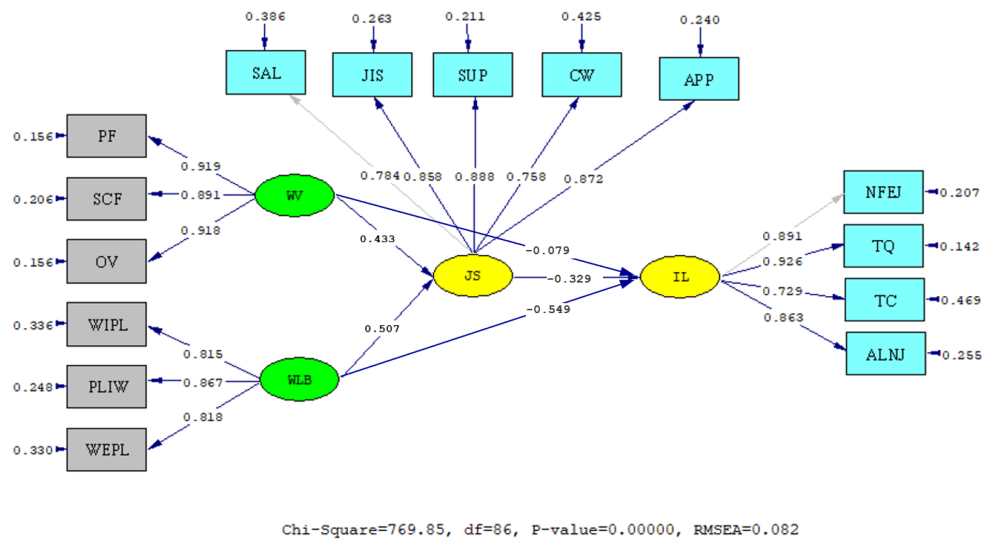
In the first step, confirmatory factor analysis was conducted to ensure all the measurement items met the construct validity and reliability. The results show all the standardized loading factors were satisfactory and met the recommended threshold (Table 1). In the second step, the goodness-of-fit test was conducted. It is shown that both absolute fit (SRMR = 0.027 and RMSEA = 0.082) and incremental fit values are satisfactory (NNFI = 0.988, NFI = 0.989, RFI = 0.987, IFI = 0.990 and CFI = 0.990).

**Table 1. Construct Validity and Reliability**

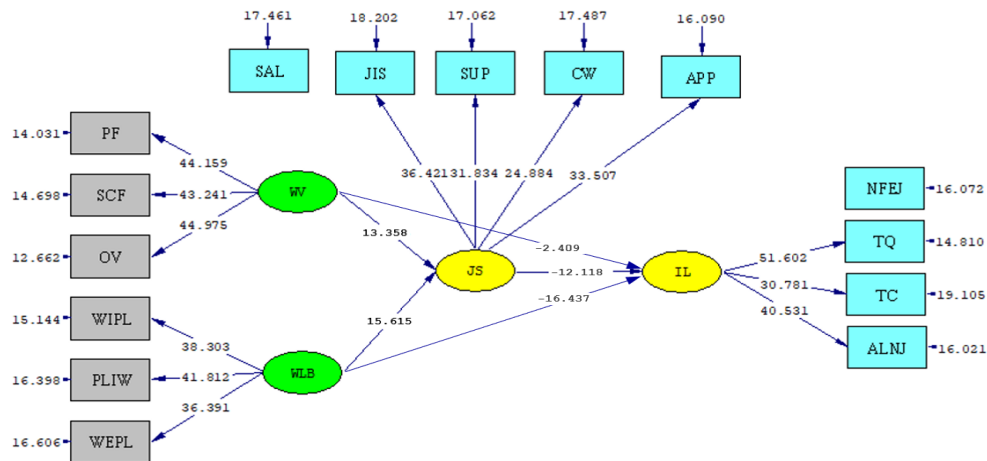
Variable	Items	Standardized Loading Factors (SLF)	Construct Reliability (CR)
Work Value (WV)	PF	0,919	0,935
	SCF	0,891	
	OV	0,918	
Work Life Balance (WLB)	WIPL	0,815	0,872
	PLIW	0,867	
	WEPL	0,818	
Job Satisfaction (JS)	SAL	0,784	0,919
	JIS	0,858	
	SUP	0,888	
	CW	0,758	
	APP	0,872	
Intention to Leave (IL)	NFEJ	0,891	0,916
	TQ	0,926	
	TC	0,729	
	ALNJ	0,863	

**Structural Model**

This section deals with the evaluation of the coefficients or parameters that indicate a causal relationship or the effect of one latent variable on another latent variable. In summary, the results of the calculation of these coefficients are presented.



**Figure 2: Output Standardized Solution SEM Lisrel 8.80**



Chi-Square=769.85, df=86, P-value=0.00000, RMSEA=0.082

Figure 3: Output t-value SEM Lisrel 8.80

The significant test criteria in the SEM are based on the critical point value of 1.96, where the t-value (t-value) is greater than or equal to the critical point (t-value 1.96), indicating that the parameter value is statistically significant.

The structural equation modeling was then applied to test the study hypotheses. In the first step, the goodness of fit for the structural model was examined. The second step result showed that the absolute fit was good, as indicated by SRMR = 0.027 and RMSEA = 0.058. The incremental fit also showed a good fit as indicated by NNFI = 0.988, NFI = 0.989, RFI = 0.987, IFI = 0.991, and CFI = 0.991. In the third step, the hypotheses were tested, and the results are provided in Table 2.

Table 2. Hypotheses Test Results

Hypothesis	Path	Direct effect	Indirect effect	Total effect	t-value	Conclusion
H <sub>1</sub>	WV→JS	0.433			13.358	Supported
H <sub>2</sub>	WLB→JS	0.507			15.615	Supported
H <sub>3</sub>	JS→IL	-0.329			-12.110	Supported
H <sub>4</sub>	WV→IL	-0.079			-2.409	Supported
H <sub>5</sub>	WLB→IL	-0.549			-16.437	Supported
H <sub>6</sub>	WV→JS→IL		-0.142	-0.221	-2.409	Supported
H <sub>7</sub>	WLB→JS→IL		-0.167	-0.716	-16.437	Supported

The results showed that the direct effect of the research variable(s) as hypothesized in H<sub>1</sub>, H<sub>2</sub>, H<sub>3</sub>, H<sub>4</sub>, and H<sub>5</sub> is supported by the expected data. Therefore, these results support the essential role of work value and work-life balance toward job satisfaction. Furthermore, job satisfaction is essential in mediating the relationship

between work value and work-life balance to employees' intention to leave, as hypothesized in H<sub>6</sub> and H<sub>7</sub>. The empirical data properly support the mediating role of job satisfaction.

### Discussion

Work value were empirically shown to have a positive effect on the job satisfaction ( $b = 0.433$ ,  $t\text{-value} = 13.358$ ). Employees who recognize their work as important and valuable as personal, social, cultural, and organizational factors feel more satisfied with their work in terms of salary, the job itself, supervisory, co-workers and appreciation. The personal factor has become the highest loading factor. In other words, the work that can be done physically in comfortable conditions is essential. Employees who feel comfortable at work will positively view the components attached to work, such as salary, the job itself, supervisory, co-workers and appreciation. This is in accordance with the results from the research conducted by Johnson et al. (2012) that work values reflect employees' preferences toward external rewards, such as pay and working conditions. On the other hand, intrinsic work values concern employees' desires to derive satisfaction and interest from work itself. Work-life balance were empirically shown to have a positive effect on job satisfaction ( $b = 0.433$ ,  $t\text{-value} = 13.358$ ). A job that allows employees to live a balanced life between their personal life and work and feels that their work does not interfere with their personal life will positively view the components attached to the work. Components, such as salary, the job itself, supervisory, co-workers and appreciation, will be positively perceived by the employees. This study's findings support the argument by Frame and Hartog (2003) and Nilawati et al. (2019). Individuals who can balance their personal life with their work will have time to live up to their interests while still doing their jobs, which will develop their job satisfaction.

Job satisfaction were empirically shown to have a negative effect on intention to leave ( $b = -0.329$ ,  $t\text{-value} = -12.110$ ). It means the higher the job satisfaction, the lower the intention of employees' to leave their organization. An employee who is satisfied with his job will not think about looking for a new place of work. This circumstance will benefit organizations in managing their human capital to achieve organizational goals. When employees' intention to leave is low, they will dedicate their best skills to the organization. This result is in accordance with the results from the research conducted by Dole (2001), Lambert et al. (2001), Hasin and Omar (2017), Abd-Ellatif et al. (2021), Sanjeeva (2017), Tnay (2013) and Chan and Ao (2019).

Work value were empirically shown to have a negative effect on intention to leave ( $b = -0.079$ ,  $t\text{-value} = -2.409$ ). In this study, the higher the work value, the lower the intention of an employee to leave their organization. Employees who recognize their work as important and valuable will have a low desire to leave their current organization. Employees strongly believe in the important role of personal, social, cultural, and organizational factors. It is because they feel their job is something



important to them. Their work is compatible with the important values they believe in. On the other hand, the discrepancy between an individual's work values and workplace norms may result in decreased job satisfaction, withdrawal from work through absenteeism and tardiness, and an increase in intention of the employee to leave their current job (Cable and Edwards, 2004; Werbel and DeMarie, 2005; Lara, 2008).

Work-life balance were empirically shown to have a negative effect on intention to leave ( $b = -0.549$ ,  $t\text{-value} = -16.437$ ). In this study, the higher the work-life balance, the lower the intention of the employees to leave their current organization, this finding is supported by previous findings research by Balu and Panda (2019). The findings in this study indicate that an employee who has a balance between his personal life and work, has a balanced time and attention between work and personal interests, will not feel stressed in carrying out tasks. In contrast to a good work-life balance, work-life conflicts will decrease employees' well-being and increase psychological stress, leading to lower employee commitment and higher work-withdrawal behaviors (Hofmann and Stokburger-Sauer, 2017).

This study revealed that work value and job satisfaction negatively affect the intention to leave, directly or indirectly. It means that an employee who considers that a job that provides a sense of security and comfort will increase satisfaction and make employees feel at home staying in the organization. This circumstance will reduce the intention to leave the organization where they work. Therefore, job satisfaction is essential in mediating the relationship between work value and intention to leave. This result is in accordance with the results from the research conducted by Cable and Edwards (2004), Werbel and DeMarie, (2005), and Lara (2008).

Job satisfaction also was empirically shown to have an essential role in mediating the relationship between work-life balance and intention to leave. The higher of work-life balance is considered, the higher the job satisfaction. This circumstance will be followed by decreasing the employees' intention to leave. This finding shows that employees who balance personal and work life, have more flexible time, will have higher job satisfaction. When an individual is satisfied with his job, the employee will feel at home in the organization where he works and has little intention to leave his place of work. The findings in this study are supported by research findings by Hofmann and Stokburger-Sauer (2017). They state that a good work-life balance increases employees' well-being and decreases psychological stress, leading to lower intention to leave their organization.

#### ***Managerial implications***

High employee turnover will involve serious impacts on the organization, such as financial impacts and delays in completing work. To decrease employee turnover, an organization needs to be aware of the intention of their employees to leave and prevent it. Strategically, the organization can reduce the intention of their employees to leave their current organization by increasing the job satisfaction of their employees. It includes opportunities for the employees to develop careers and create

harmonious relationships with co-workers and supervisors. Organizations can decrease the employees' intention to leave by creating pride in their work, socially and personally. Therefore, employees will think that their work is valuable. Furthermore, this study recommends strengthening the work-life balance compressively. It is crucial to focus on the work that possibly interferes with employees' personal life, such as weekend assignments. Organizations need to manage it properly, so their employees want to do it without any major complaints that can disadvantage the organization.

### Conclusion

This study revealed robust and convincing results regarding the factors that are expected to explain the intention of the employees to leave their organization. Job satisfaction becomes a crucial factor that can explain the intention of the employee to leave their current organization. Work value and work-life balance are proven to predict job satisfaction significantly. When job satisfaction increases, it will be followed by a decrease in the intention to leave. Respectively, work value, work-life balance and job satisfaction are proven as essential antecedents of intention to leave. In particular, job satisfaction is crucial in mediating the relationship between work value and work-life balance toward the intention to leave. The lower employee intention to leave will become an advantage for organizations in managing their human capital. The low employee turnover will follow this circumstance. Therefore, it will help the organization to achieve its goals effectively.

This study has a limited sample of account officers with a certain tenure, age and gender composition. This study only confirmed two independent variables and one intervening variable, which were strongly suspected of influencing the employees' intention to leave. Further research can be conducted using a wider sample in terms of age, tenure and balance of gender composition as respondents to confirm exogenous variables from other conceptual models proposed by Colquitt (2019), namely organizational mechanisms, group mechanisms and dimensions of individual characteristics to confirm other variables that affect the intention to leave.

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## OKOLICZNOŚCI POPRZEDZAJĄCE ZAMIAR ODEJŚCIA Z ORGANIZACJI: DOWÓD Z INSTYTUCJI FINANSOWEJ

**Streszczenie:** Niniejsze badanie osiąga testowanie teorii lub potwierdzenie teorii, co jest celem badań ilościowych. Z przeglądu literatury wynika, że poprzednie badania wyraźnie eksplorowały ścieżkę dochodzenia. Niniejsze badanie analizuje wartości pracy, równowagę między życiem zawodowym a prywatnym, satysfakcję z pracy i zamiar odejścia. Dodatkowo przedstawia nowe dowody empiryczne i wybitny wkład w wiedzę naukową, zwłaszcza w naukę o zachowaniach organizacyjnych. W badaniu zbadano czynniki, które wpływają na zamiar odejścia pracownika, a mianowicie wartość pracy, równowagę między życiem zawodowym a prywatnym oraz satysfakcję z pracy a także jak wysoki jest związek między tymi zmiennymi. Badanie zostało przeprowadzone w krajowej instytucji finansowej (Permodalan Nasional Madani Ltd.) z pozostałych oddziałów Indonezji w okresie od stycznia do kwietnia 2021 r. Dane pierwotne

uzyskano za pomocą kwestionariusza od 1195 urzędników księgowych jako respondentów badania. Kwestionariusze zostały zaprojektowane w celu oceny wskaźników zamiaru odejścia, wartości pracy, równowagi między życiem zawodowym a prywatnym oraz satysfakcji z pracy za pomocą pięciopunktowej skali Likerta. Do analizy danych i przetestowania hipotezy badawczej wykorzystano model równań strukturalnych oparty na kowariancji. Wyniki pokazały, że satysfakcja z pracy jest pozytywnie konstruowana przez wartość pracy i równowagę między życiem zawodowym a prywatnym. W ślad za wyższym poziomem zadowolenia z pracy nastąpi spadek chęci odejścia pracowników. Zamiar odejścia zmniejszy się również wtedy, gdy wzrośnie wartość pracy pracowników i równowaga między życiem zawodowym a prywatnym. Ogólnie rzecz biorąc, satysfakcja z pracy jest niezbędna w mediacji w relacji między wartością pracy a równowagą między życiem zawodowym a prywatnym a zamiarem odejścia. Wyniki dostarczają następnie pewnych implikacji praktycznych. Organizacje powinny zajmować się intencją odejścia pracowników poprzez zwiększanie satysfakcji z pracy. Obejmuje ona możliwości rozwoju kariery przez pracowników oraz tworzenie harmonijnych relacji ze współpracownikami i przełożonymi. Organizacje mogą budować dumę ze swojej pracy dla swoich pracowników społecznie i osobiście, tak aby pracownicy uważali, że ich praca jest wartościowa. Istotne jest również wzmocnienie równowagi między życiem zawodowym a prywatnym poprzez zwrócenie uwagi na pracę, która może kolidować z życiem osobistym, na przykład nie przydzielać zadań w weekendy.

**Słowa kluczowe:** zamiar odejścia, satysfakcja z pracy, work-life balance, wartość pracy, rotacja pracowników

### 打算离开组织的前因：来自金融机构的证据

**摘要：** 本研究达到理论检验或理论证实，是定量研究的目的。从查阅的文献中发现，以往的研究已经明确探索了调查的路径。本研究考察了工作价值观、工作与生活的平衡、工作满意度和离职意向。它仍然提供了新的经验证据和对科学知识，特别是组织行为科学的杰出贡献。该研究考察了影响员工离职意向的因素，即工作价值、工作与生活的平衡和工作满意度，以及变量之间的关系有多大。该研究于2021年1月至2021年4月在印度尼西亚其他分支机构的国家金融机构 (Permodalan Nasional Madani Ltd.) 进行。主要数据是通过作为研究受访者的1,195名会计人员进行的问卷调查获得的。调查问卷旨在使用五点李克特量表评估离职意向、工作价值、工作与生活的平衡和工作满意度等指标。基于协方差的结构方程模型用于分析数据和检验研究假设。结果表明，工作满意度是由工作价值和工作与生活的平衡积极构建的。更高水平的工作满意度将伴随着员工离职意向的降低。当员工的工作价值和与工作与生活平衡增加时，离职意愿也会降低。综合而言，工作满意度对于调解工作价值和与工作与生活平衡之间的关系与离职意向至关重要。然后，结果提供了一些实际意义。组织应该通过提高工作满意度来关注员工离职的意愿。它包括为员工提供发展职业以及与同事和主管建立和谐关系的机会。组织可以在社会和个人方面为员工建立对工作的自豪感，这样员工就会认为他们的工作是有价值的。通过关注可能干扰个人生活的工作，例如周末不分配任务，加强工作与生活的平衡也很重要。

**关键词:** 离职意向, 工作满意度, 工作生活平衡, 工作价值, 员工离职