

Performance Analysis of Turnover Intention of Mekaar Regional Bogor Employees at PT Permodalan Nasional Madani

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ABSTRACT

The quality of work life of employees is an important aspect in an organization or company. PT PNM as one of the government owned business (BUMN) has a business unit that is in micro-finance which currently has the largest client base in the world, more than the microfinance initiator – Bangladesh. In doing its business, Mekaar is performed by ~97% of account officers that composes of millennials – which is the strength as well as a challenge to the company. Multi-taskers and flexibility are the main strengths of the generation. The company need to manage the quality of work life of their employees well so that said employees will still stay in the company. Therefore, the purpose of this research is to find out the impact of restricted performance to the quality of work life against account officer turnover rate. The method used in this paper is a descriptive method describing the situation of the company by processing both qualitative and quantitative data. The research is conducted by handing out questionnaire to 250 account officer respondents at the Bogor Regional office. The hypothesis testing is done using outer model which is a model that connects latent and manifest variables. The result shows that the impact of quality of work life to the turnover rate of employees is linear, resulting in the concrete individual decision to continue their affiliation to the company, and whole-heartedly accepts the company vision while giving their best contribution to the success of the company.

Keywords: Quality of work life, microfinance, turnover employee

INTRODUCTION

Performance is the work of a group or in an organization in accordance with their respective responsibilities and powers, but work together to achieve organizational or corporate goals that do not violate morals, laws or ethics. One of the performance benefits is to increase employee productivity, reward employee contributions to the organization or company and create good two-way communication between employees, their superiors and their organizations. Hasibuan (2001:34) suggests that performance (work performance) is a result of work achieved by a person in carrying out the tasks charged to him based on skills, experience and earnestness intime. M Angkunegara (2007) mentioned f actors that influence performance achievement are ability factors and motivation factors Mangkunegara (2007). This is in accordance with the opinion of Keith Davis who formulated that: a. Human Performance = Ability + Motivation. b. Motivation = Attitude + Situation. c. Ability = Knowledge + Skill. In addition, from other references according to Robert.L Mathis and John H. Jacson (2001) mention the factors that affect the performance of individual labor namely: 1. Ability. 2. Motivation. 3. Support received. 4. The existence of the work they do. 5. Their relationship with the organization

Furthermore, according to Kopelman (1998) the same as Gibson's opinion, the factors

that influence the work are: a) Individual characteristics include a person's abilities, skills, family background, work experience, social level and demographics. b. Psychology organizational characteristics and c) work characteristics. In addition, according to Handoko (2001) mentioned the factors that affect performance, namely: a. Motivation. b. Job satisfaction. c. Stress levels. d. Conditions of Work. e. Compensation system. f. Job Design.

From the description above, it can be concluded that factors that affect performance can come from within individual employees and from outside individuals. It remains only how the organization's policies are able to harmonize between these factors.

Work life is seen as an alternative to controlling employees and is the best method to retain talented employees so as to obtain better performance. So that this study is limited to discussing the Analysis of Work Life Quality, Motivation for Company Commitment and Employee Turnover Rate.

Work is an economic activity carried out by a person with the intention of obtaining income or profit and added value both economically and other values. According to the Central Statistics Agency (BPS), the labor force consists of working-age

residents, namely 15 years of age or older who work or have jobs. The labor force relates to the number of inhabitants of a country that depends on the growth of the population entering the productive age (age 15-65 years). Bogor is the largest and most populous area in West Java Province, consisting of the Bogor city area and the Bogor regency area. Based on data from the Central Statistics Agency of West Java province, Bogor at the end of 2021 has a population of 1,091,396 people with a density of 9,210 people / km² spread across 6 districts and 68 urban villages. Furthermore, kabupaten Bogor has a population of 5,427,068 people, with a density of 1,817 people / km² spread across 40 districts, 410 villages and 16 urban villages. The labor force figures of the Bogor municipality and Bogor municipality have increased in the last 3 years. The male and female labor force of Bogor City in 2019 has a labor force of 535,598 people, there was a decrease in 2020 to 514,323 people and an increase again in 2021 to 529,003 people. While the Bogor area in 2019 has a total labor force of 2,791,651 people, there is an increase in 2020 of 2,733,670, and there is also an increase in 2021 to 2,786,372. Making the Bogor Region have a high labor force figure, this can be seen from Tables 1 and 2.

Table 1 Number of batches working in Bogor City by gender 2019-2021

Labor Force/ Economical Active	Gender/Sex					
	Male		Female		Female	
	2019	2020	2019	2020	2021	2021
Work / Working	317.748	169.119	295.513	153.607	300.524	166.121
Open Unemployment	28.788	19.943	39.581	25.622	36.804	25.554
Sum/ Total	346.536	189.062	335.094	179.229	337.328	191.675

Source: National Labor Force Survey (Sakernas), BPS Bogor City

Table 2 Number of batches working of Bogor Regency by gender 2019-2021

Labor Force/ Economical Active	Gender/Sex					
	Male		Female		Female	
	2019	2020	2019	2020	2021	2021
Work / Working	1.671.757	866.880	1.543.726	799.213	1.621.774	823.994
Open Unemployment	176.828	76.186	262.345	128.386	224.189	116.415
Sum/ Total	1.848.585	943.066	1.806.071	927.599	1.845.963	940.409

Source: National Labor Force Survey (Sakernas), BPS Bogor Regency

PT. PNM is one of the State-Owned Enterprises in Indonesia that has a number of Branch Offices including Mekaar units spread throughout Indonesia covering 34

provinces with 422 districts/cities in 5,375 districts where at the end of 2021 PT. PNM has 12,823 account officers. Qualification of account officer at PT. PNM is 1) Female, 2)

Age 19 -22 years, 3) Unmarried, 4) High School Min Education, 5) Able to drive a motor vehicle. So that employees at the account officer level are the workforce of generations Y and Z or the millennial generation. The millennial generation is a group of individuals whose birth spans from 1980 to 2000 and is referred to as the "Y" generation. The millennial generation has a character that thinks critically, is innovative and competent to participate in organizational development (Horison, 2016).

Mekaar Bogor Regional has a number of units that always increases every year in line with the potential of the region and the targets that must be achieved, this also affects the number of account officers that must be owned by each unit so that Mekaar can operate optimally. In 2019 Bogor Regional Has 42 Mekaar units, in 2020 it will be 40 units because 2 units are included in the Jakarta Regional and there is an increase in units again in 2021 to 66 units. The number of account officers who joined Mekaar in 2019 was 550 people with a resign rate of 316 people, in 2020 the number of account officers who entered was 719 people and the number of resigns was 264, the number of resigns again increased in 2021 to 300 people with a join rate of 813. The issue of employees who stop working in a company and then work for a competitor company is not new in the financial institution industry. There is a tendency to think of employees, especially account offices who work as a stepping stone then move away with the addition of something more promising as if it is a common phenomenon and is considered commonplace. This is what has contributed to the increase in employee turnover of PT PNM Mekaar Regional Bogor. According to Putri & Rivai (2019) the characteristics of the millennial generation are strongly influenced by the sense of discomfort by employees so that they will leave their jobs. In his research Schaefer (2017) in (putro, 2020) revealed that millennial generation employees carry out turnover detection

behavior, because they feel that they cannot meet their needs in the workplace, compensation that is not in accordance with expectations, an unfriendly environment, and the absence of assistance needed in completing work because it is influenced by performance consisting of work motivation, employee engagement as well as organizational commitment and quality of work life in the company. Based on this, turnover can be influenced by employee performance, in the form of work motivation, employee engagement, quality of work life and organizational commitment in a company.

At the level of turnover intention, menurut (Pawesti & Wikansari, 2016) intention is an intention or a desire that arises in an individual to do something. Turnover behavior according to Tett and Meyer in (Wibisono, 2017) is an action by employees who want to move or leave work intentionally, this turnover behavior is usually based on discomfort in the company. The turnover rate is measured based on the number of workers who stop working in a certain period of time. If the employee turnover rate is considered high, it can be ascertained that something is wrong. This is not a good sign for the company. Even if high employee turnover continues to be allowed, it is certain that the company can lose money.

In employee performance, Quality of work life / quality of work life is one of the dimensions of employee performance, namely the impact of human and company effectiveness combined with the emphasis on participation in problem solving and decision making so that the quality of work life has an important role in the course of work activities, where leaders and subordinates must be able to determine and carry out activities with an agreement in carrying out work activities. Harsono (2005) stated that the quality of work life has several benefits, namely: 1) There is an increase in work morale, reduced stress and turn over, 2) There is an increase in motivation, 3) there is an increase in work

pride, 4) There is an increase in competence, 5) There is an increase in satisfaction, 6) There is an increase in commitment, 7) There is an increase in productivity and affects the level of turnover intensification.

Furthermore, in employee performance, employee engagement is one of the dimensions of employee performance. In simple terms, employee engagement can be interpreted by the employee's psychological and emotional attachment to work and also the company. Engagement is very important and has a positive influence both at the individual and organizational level. According to Bakker and Demerouti (2007) there are factors that can affect work engagement, namely job resources, job demands and personal resources. According to Schaufeli and Bakker (2008) employees who have a high engagement are known as 3S (Say, Stay and Strive) namely: a) Say, which is consistently speaking positively about the organization in which he works to colleagues (potential prospective employees and also to customers. b) Stay, that is, having the desire to become a member of the organization / employee where he works compared to the opportunity to work in another organization or company. c) Strive, which provides more time, energy and initiative to be able to contribute to the success of the organization's business and be loyal to the company, so that engagement affects turnover intention.

Then, in employee performance, work motivation is one of the dimensions of employee performance. Work motivation according to Pinder (2013), work motivation is a set of forces both from within and from outside oneself that encourage to start, behave work, according to a certain format, direction, intense and period of time. According to Hasibuan (2013) there are two types of work motivation, namely: a) Positive Motivation, in this motivation the leader motivates his subordinates by giving prizes to those who excel above standard achievements which can be in the form of money, facilities, goods and others. b)

Negative motivation, in this motivation the leader motivates by providing punishment for those who work below the specified standards, for the short term this type of motivation will increase but for the long term it can have less good consequences. Providing the right motivation can encourage employees to improve expected work performance for the betterment of the company. Every job in any field, in addition to requiring personal abilities and skills, also requires sufficient motivation in a person which affects the level of turnover intensification, so that it is in line with the company's goals (Dewi & Netra, 2015).

Likewise, in employee performance, organizational commitment is one of the dimensions of employee performance. According to Mowday (1992) argues that commitment is a dimension of human behavior used to assess employee loyalty to their company. Sahertian and Soetjipto (2011) define organizational commitment can be used to predict professional activity and work behavior because it reflects an individual's positive attitude towards the organization. Such an attitude will motivate individuals to become disciplined in work, obey rules and policies in the organization, maintain good relations with colleagues, and improve one's achievements. Organizational commitment describes the employee's relationship with the company, because employees who show high commitment have a desire to provide more energy and responsibility in supporting the welfare and success of the organization in which they work affects the level of turnover intention (greenberg and baron, 2003).

During the first half of 2022, the number of resigned employees in the Bogor Region always increased, namely January as many as 34 people, February 37 people and March 40 people there was a decrease in April as many as 30 people, but the number of resigns rose again in May, then the number of resigns in June rose to 57 people and in July there was an increase even higher than the previous month-bulan of 69 people. The problem occurs because in 2022 in

accordance with the RKAP target and the company's business development, it will open 20 new branches in the Bogor Region, so that there are problems faced by the HR Management and Development Division in meeting the needs of account officers for the Bogor Region in particular. The number of employees who carry out resignation or turnover intention activities, it is necessary to have research on performance analysis consisting of the quality of work life, employee engagement, work motivation and organizational commitment to the turnover intention of employees of Mekaar Bogor region. Objective of this research were Identify factors that affect employee performance on Mekaar account officers, Analyze the effect of quality of work life, employee engagement, work motivation and organizational commitment on Mekaar account officers and Formulate employee management policies on Mekaar account officers.

METHODS

The research was conducted at PNM Mekaar Bogor Regional. Data collection is carried out in January-Juli 2022. Data collection and retrieval is carried out in several ways as follows, 1) Analyze company reports as an object of research; 2) Literature study by studying and understanding books, research journals and research related to research; 3) Interviews using questionnaires that have been created in order to obtain descriptive information related to the research. The sampling technique used is non-probability sampling with a voluntary approach, namely sampling based on volunteerism to participate in research with certain limitations. The sample requirement in this study is Mekaar Employees who are in the Bogor Regional in the position of Account Officer (AO) with an age range of 19-22 years. According to Hair et al. (2009) The number of samples required for each estimated parameter of exogenous and endogenous variables is 5-10 observations. This variable uses 19 indicators. In this study, the number of

samples was determined using the formula from Hair et al (2009), namely $(n-1)^2$ where n is the number of indicators. Therefore, the coefficient of this study is $(19-1)^2 = 36$, so the number of samples in the range of $36 \times 5 = 180$ people to $36 \times 10 = 360$ people. This study used a sample number of 250 people. The sampling technique is carried out through purposive sampling.

Data was collected through the interview method using a questionnaire consisting of questions. Questionnaires are arranged based on variables contained in studies that already have answers. The measurement scale used is the Likert scale. The Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people about the phenomenon of social problems, Sugiono (2013).

The validity test and reliability test of this study were conducted on 250 respondents. The validity test is used to measure the feasibility of the variables in a list of questions. Validity testing is related to whether the instrument or measuring instrument on the questionnaire used can measure precisely (Valid or invalid). A question item is said to be valid if its correlation value is greater than the correlation values on the table at a significance level of 5%.

The reliability test is used to determine the stability and consistency of respondents in answering questions on the questionnaire. Whether measurements in the same group of subjects obtained relatively the same result. Reliability is measured through Cronbach's alpha value. The reliability of a measuring instrument is good if you have Cronbach's $\alpha > 0.60$.

This study uses five endogenous latent variables, namely Quality of work life / QWL, Employee Engagement, Employee motivation, Organizational commitment and employee turnover. Measurement of the influence on these variables is carried out using Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach according to Ghazali and Latan (2015), which is as follows:

1. Development of theoretical models

The first step in the development of the PLS model is to develop the model according to a strong theory. In this study, the model was developed with the aim of analyzing the quality of work life, employee engagement and work motivation towards organizational commitment and turnover intention.

2. Model specifications and evaluation

The path analysis model of all latent variables in PLS consists of three relationships, namely the inner model which determines the specification of the contact of the exogenous latent variable with its endogenous latent variable, the outer model determines the specification of the relationship of the latent variable with the indicator. And weight relation is the case value of an estimable variable. In order to be able to perform model specifications, a flowchart was first developed to make it easier for researchers to see the causality relationship to be tested. The PLS model used in this study is a reflective model. Before processing data, it is necessary to evaluate the validity and reliability of the predetermined model. Validity and reliability testing in reflective models includes three tests, namely: convergent validity, discriminant validity and composite reliability.

A. Outer model or Measurement model

- Describes the relationship of its indicator variables with latent variables. The model was evaluated using convergent and discriminant validity of its indicators and composite reliability for indicator blocks. An individual reflective measure is said to be valid if it correlates >0.7 with the construct to be measured. Discriminant validity is a cross loading factor value that is useful for knowing whether the latent construct predicts the indicator better than other configurations. Measurements are assessed based on the average variance extracted (AVE) value. The

configuration model is said to be good if the AVE value > 0.5 .

- The reliability test of the construct can be seen from the composite reliability value. A reliability value of ≥ 0.7 indicates good reliability.

B. Inner Model or Structural Model

Evaluation of the inner model is carried out by calculating the value of R- Square for each endogenous latent variable.

3. Estimation

Next to estimate after the model is developed by testing the criteria of each indicator. If there is an indicator with a loading factor value below 0.5, the indicator needs to be removed from the model and re-estimated. If all indicators have met the requirements, then the relationship test is carried out using bootstrapping in the program. The results of the analysis, the relationship and significance of each variable will appear and then be identified to estimate the relationship between the variables most likely in this study.

The hypotheses in this study are:

1. Ho: Quality of Work Life has no effect on Mekaar employee engagement
H1: There is an effect of the quality of work life on the engagement of Mekaar employees.
2. Ho: The quality of work life has no effect on the work motivation of employees Mekaar
H2: There is an influence of the quality of work life on the work motivation of Mekaar employees.
3. Ho: The quality of working life has no effect on organizational commitment
H3: There is an influence on the quality of work life on the organizational commitment of Mekaar employees.
4. Ho: Employee engagement has no effect on Mekaar employees' organizational commitment
H4: There is an effect of employee engagement on the organizational commitment of Mekaar employees.

5. Ho: Work motivation has no effect on the organizational commitment of Mekaar employees
H5: There is an influence of work motivation on the organizational commitment of Mekaar employees.
6. Ho: Employee engagement has no effect on Mekaar employees' turnover intention
H6: There is an effect of employee engagement on the turnover intention of Mekaar employees
7. Ho: Work motivation has no effect on the turnover intention in mekaar employees
H7: There is an effect of work motivation on turnover intention in Mekaar employees.
8. Ho: Organizational commitment has no effect on turnover intention in Mekaar employees
H8: There is an effect of organizational commitment to turnover intention in Mekaar employees.

branches spread throughout Indonesia covering 34 provinces with 422 districts/cities in 5,375 districts. PT PNM has a Vision to become a leading financing institution in increasing added value in a sustainable manner for Micro, Small and Medium Enterprises (MSMEs) based on the principles of Good Corporate Governance (GCG). Furthermore, PT PNM has the following mission: 1. Carry out various efforts, related to company operations, to improve the business feasibility and entrepreneurial ability of MSME business people. 2. Helping MSME actors to obtain and then increase access to MSME financing to financial institutions, both banks and non-banks, which in turn will increase their contribution in expanding employment and improving community welfare. 3. Increase employee creativity and productivity to achieve the best performance in the MSME sector development efforts. Mekaar is one of the business units at PT PNM which is engaged in the financial services industry with the specificity of distributing capital financing to ultra-micro businesses. The number of active customers financed at the end of 2021 was 11,096,165 in 5,375 sub-districts, 422 districts/cities, 34 provinces. Meanwhile, the number of active Mekaar customers in the Bogor Region is 289,539 with 900 account officers.

RESULTS

PT PNM Company Overview

PT. PNM was established on June 1, 1999, as a state-owned enterprise that carries out the special task of empowering Micro, Small, Medium Enterprises and Cooperatives (MSMEs). The empowerment task is carried out through the implementation of financing services and management services, as part of the implementation of the government's strategy to advance MSMEs, especially as a contribution to the real sector, in order to support the growth of new entrepreneurs who have business prospects and are able to create jobs. PT. PNM is one of the State-Owned Enterprises in Indonesia that has a number of Branch Offices including Mekaar

Implementation of Quality of Work Life at PT PNM

The implementation of the fulfillment of the quality of work life at PT PNM has been implemented through several programs and activities. This is described in Table 3 which shows the program and activities that have been and are being implemented by PT PNM.

Table 3 the program and activities that have been and are being implemented by PT PNM

No	Quality of Working Life	Implementation of Quality of Work Life	Description
1	<i>Adequate and fair compensation.</i>	Compensation and salary	Compensation or provision of initial salary is in accordance with the provisions (regulations that apply in the local area / UMR).
2	<i>Safe and Healthy environment / safeand healthy work condition.</i>	Provision of occupational health and safety facilities	A existence of BPJS and JHT workforce health facilities for all employees.

Table 3 To Be Continued...

3	<i>Immediate opportunity to use and development of human capacity.</i>	Talent pool	The company provides a means for employees who have high performance, specific skills, are very competent and talents that stand out when compared to other employees (the Company has candidates or a list of employees who have potential), so as to be able to place and provide opportunities to employees in accordance with their fields and expertise.
4	<i>Top management involvement Opportunity for continued growth and security / opportunity to progress and develop.</i>	Training and Training	Activities to improve employee competence at all levels. In the position of Account Officer, induction training and advanced training are carried out.
5	<i>Social integration in the work organization / social relations organized work.</i>	Work Meetings	Routine activities carried out by all employees in Mekaar units are in the form of daily meetings / meetings carried out in the morning (target visits and in the afternoon (evaluation of activities) where AO, SAO can express ideas, suggestions and obstacles while working.
6	<i>Constitutionalism in the work organization / constitutionalism in the workplace.</i>	Career Path (opportunity to progress and develop)	There is a promotion to Senior Account Officer (SAO). Promotion is not only seen from the length of service but from the performance assessment of each AO.
7	<i>Work and Total life space).</i>	Gathering and Knowledge sharing	The "JUMPA KELUARGA – Friday Sapa Keluarga" activity is a regular activity carried out by Mekaar Unit Offices throughout Indonesia so that employees can stay in touch
			and one of the agendas aimed at improving the number of employees so that they can improve employee performance again.
8	<i>Social relevance of worklife .</i>	Corporate Social Responsibility (CSR)	Social and environmental responsibility programs given to customers and in the local area as a sense of the company's concern for customers in particular and the community in general in the PNM Reading House (as a learning tool for children in the local area).

Characteristics of Respondents

The characteristics of the respondents are a description of the identity of the respondents at the place of study. The characteristics of the respondents in this study have a female gender because Mekaar's target customers

are women or mothers so that the approach is easier. In addition, it is also seen from the length of work in the company, the length of service is generally related to the level of loyalty or commitment possessed by an employee.

Table 4. Characteristics of Respondents

No	Characteristic		Sum	Percentage
1	Start Working Since Graduation	< 6 months	100	0.40
		> 6 months	49	0.20
		1-2 years	66	0.26
		2-3 years	33	0.13
2	Have worked in another company	Never	98	0.39
		1 - 2 times	139	0.56
		3 - 5 times	11	0.04
		> 5 times	2	0.01
3	If ever worked, how long on average worked in another company	0-3 Months	104	0.42
		< 1 Year	89	0.36
		1 - 2 years	55	0.22
		2 - 3 years	2	0.01
4	Long Time Working at PNM	< 1 year	111	0.44
		> 1 year	55	0.22
		> 2 years	58	0.23
		> 3 years	24	0.10

Respondents in this study were Account officers who had minimum high school education requirements / equivalent and the age range was 18-23 years, so the work experience in this study consisted of starting work after graduating from school which was dominated by fresh graduates who immediately worked less than 6 months after graduation as many as 100 people or 0.40 percent , because most respondents

have just completed high school / vocational level education and go straight to work. , followed by the highest number of AOs who have been 1- 2 years after graduation as many as 66 people or 0.26 percent and the third place is 49 people who work after graduating for more than 6 months and the smallest number is 33 people or 0.13 percent who work after 2-3 years of school graduation. The work experience that

respondents had in this study consisted of having worked in other companies and lama working for other companies. The most respondents had experience working in other companies 1-2 times, namely 139 people or 0.56 percent followed by 98 people or 0.39 percent who were fresh graduates or had never worked at all. While those who have work experience 3-5 times as many as 11 people or 0.04 percent and 2 people or 0.01 percent who have work experience more than 5 times. Work experience can be related to having skill capital, high self-confidence and a better understanding of the job desk. Based on Table 4.2, the length of work at other companies consists of zero years, which is 104.04 people or 0.42 percent. Respondents who have less than one year of work experience, which is 89 or 0.36 percent. While those who have 1-2 years of work experience are 55 people or 0.22 percent and as many as 2 people who have work experience of more than 3 years or 0.01 percent.

Structural Equation Model – PLS

Analysis Results

SEM analysis was carried out to test the influence of the variables Quality of Work Life (X1) affecting employee engagement (Y1), Work Life (X1) affecting Work Motivation (Y2), Work Life (X1) affecting Organizational Commitment (Y3), employee engagement (Y1) affects Organizational Commitment (Y3), Work Motivation (Y2) affects Organizational Commitment (Y3), employee engagement (Y1) affects Turnover Intention (Y4), Work Motivation (Y2) affects Turnover Intention (Y4) and Organizational commitment (Y3) affects Turnover Intention (Y4). The data was processed using structural equation modeling with the Partial Least Square (SEM-PLS) estimation method. A measurement model or outer model is a model that connects latent variables with manifest variables. At this stage, validity and reliability tests are carried out. The validity of the indicator consists of

convergent validity and discriminant validity. The convergent validity can be seen from the AVE value and then seen the outer loading value. The discriminant validity is seen from the cross-loading values. Based on the results of data analysis using SmartPLS 3.3.0 software, outer loading of each indicator on each variable is obtained as shown in Figure 4.1. Indicators that have an outer loading of less than 0.7 indicate that the indicator used is invalid so it must be re-estimated by reducing the indicator from the model. It is known that there are several indicators that have an outer loading value below 0.7, namely indicators on the variables X11, X12, X21, X22, Y11, Y12 and Y72, so that these indicators are omitted from the analysis and re-estimated. After re-estimation by removing indicators that do not meet the outer loading threshold value, results are obtained as shown in Figure 4.2, so that the outer loading value of each indicator is greater than 0.7. That is, all indicators have been valid. the AVE values for all variables are greater than 0.5. The AVE value indicates that on average the information contained in each indicator can be reflected through each variable greater than 50 percent. For example, the variable Quality of Work Life (X1) has an AVE value of 0.648, meaning that on average 64.8 percent of the information contained in each indicator can be reflected through the variable Quality of Work Life. indicates the reliability value for exogenous and endogenous variables. The reliability value for all variables looks greater than 0.7, both using Cronbach alpha criteria and using composite reliability, so that it can be concluded that the variables used are reliable.

Hypothesis Testing

A structural model is a model that connects exogenous latent variables with endogenous latent variables or the relationship of endogenous variables with other endogenous variables. In this study structural models are related to nine

research hypotheses that hint at causality relationships between latent variables. The formulation of the hypothesis in this study is:

- H1 : Quality of Work Life (X1) affects employee engagement (Y1)
- H2 : Work Life (X1) affects Work Motivation (Y2),
- H3 : Working Life (X1) affects Organizational Commitment (Y3)

- H4 : employee engagement (Y1) affects Organizational Commitment (Y3)
- H5 : Work Motivation (Y2) affects Organizational Commitment (Y3)
- H6 : employee engagement (Y1) affects Turnover Intention (Y4)
- H7 : Work Motivation (Y2) affects Turnover Intention (Y4)
- H8 : Organizational commitment (Y3) affects Turnover Intention (Y4).

Table 5 the results of the SEM analysis to answer eight research hypotheses.

Line	Koef (O)	Sample Mean (M)	Standard Deviation (STDEV)	Statistics (O/STDEV)	P Value	Information
Quality of Work Life -> Employee Engagement	0.792	0.793	0.025	31.488	0	Reject Ho, Accept H1
Quality of Work Life -> Work Motivation	0.754	0.755	0.032	23.879	0	Reject Ho, Accept H2
Quality of Work Life -> Organizational Commitment	0.235	0.234	0.076	3.094	0.002	Reject Ho, Accept H3
Employee Engagement -> Organizational Commitment	0.297	0.304	0.09	3.314	0.001	Reject Ho, Accept H4
Work Motivation -> Organizational Commitment	0.4	0.395	0.101	3.976	0	Reject Ho, Accept H5
Employee Engagement -> Turnover Intention	-0.316	-0.314	0.095	3.331	0.001	Reject Ho, Accept H6
Work Motivation -> Turnover Intention	-0.222	-0.226	0.106	2.09	0.037	Reject Ho, Accept H7
Organizational Commitment -> Turnover Intention	-0.022	-0.03	0.106	2.205	0.038	Reject Ho, Accept H8

During the first quarter of 2022, the number of resigned employees in the Bogor Region always increased, namely January as many as 34 people, February 37 people and March 40 people there was a decrease in April as many as 30 people, but the number of resignations rose again in March even higher than the previous months of 48 people. The problem occurs because in 2022 in accordance with the RKAP target and the company's business development, it will open 20 new branches in the Bogor Region, so that there are problems faced by the HR Management and Development Division in meeting the needs of account officers for the Bogor Region in particular. So that the author can formulate managerial implications, namely:

1. Improving the quality of work life by paying attention to employee engagement by increasing their work attachment, namely creating programs and facilitating "Friday Sapa Keluarga" activities carried out in each of their respective units. Motivate employees by

including participatory ideas in the process of problem solving and organizational decision making and will stimulate employees in expressing themselves both physically, cognitively, and emotionally while working

2. Companies must pay attention to the quality of work life of their employees and then employees will enjoy and perform in their workplace and ultimately, they will commit to their company or organization. Thus giving rise to a high organisation commitment to PT PNM. This is marked by giving employees the opportunity to continue their education by increasing the scholarship quota for S1 and S2 for employees so that it is expected to be able to increase employee commitment to the company.
3. When the employee is engaged with the company and has a high commitment, it is likely that the employee will not leave the company. With employees who feel that they are always cared for and have

engaged the level or intensity of the desire to leave the company will be low

CONCLUSION

Based on the results of the research that has been carried out, the conclusions that can be drawn include. On the influence of factors on employee performance, judging from the quality of work life indicators that have the highest percentage value, namely PT PNM provides bonuses to employees if they can work well and the achievement of targets, PT PNM creates a healthy work environment (clean, smoke-free workplace, clean company facilities) for its employees, Employees use their skills and knowledge in completing the responsibilities given by PT PNM, PT PNM provides opportunities for its employees to continue their education to a higher level, PT PNM receives input on ideas and initiatives that employees convey, PT PNM gives freedom to its employees to express or express opinions to superiors / colleagues / companies , PT PNM at work gives time to its employees to divide time with family (not disturbing time to be with family) and PT PNM contributes to society. In the Employee Engagement variable, the indicator that has the largest percentage, namely I work too densely, so that my time in rest is reduced and I work not according to the applied time, Where I work, I have the opportunity to participate in decision-making about when a job should be completed and My knowledge increased along with the existing work guidance. On the variable Work motivation, the indicator that has the largest percentage, that is, If I produce high-quality work results, then it generates higher wages (payments) and I feel that the things I do on my job are important to me (the sense of importance of work). On the variable Organizational commitment has the greatest indicator, that is, I feel emotionally attached (feeling part of the family, a culture that suits my personality) with this organization and the employees are very happy and happy to spend the rest of the career in the PNM company, Currently staying in this

organization is a necessity as well as my desire and One of the main reasons for continuing to work for this organization is that I believe loyalty is important and therefore I feel that staying employed in this company is a moral obligation. On the variable Turn over intention indicator that has the largest percentage, namely disagreeing that I am thinking of leaving the job, the respondent does not agree that I am looking for another job vacancy because PT PNM itself prioritizes the comfort of its employees, does not agree that I intend to quit the job and intend to change jobs by looking for a higher salary .

Effect of Quality of Work Life (X1) on Work Motivation (Y2). the p-value of 0 is less than alpha (0.05), so the decision to accept H0 is obtained. That is, based on the test results, it can be concluded that empirically there is an influence of the Quality of Work Life on Work Motivation The results of the study show that the variable Quality of Work Life is directly proportional to the Work Motivation of employees. This can be seen from the value of the variable coefficient of Quality of Work Life (X1) to Work Motivation (Y2), which is 0.754, which means that the better the Quality of Work Life of employees will be able to increase employee Work Motivation by 75.4 percent. The Effect of Quality of Work Life (X1) on Employee Engagement (Y1) there is an effect of Quality of Work Life on Employee Engagement. This means that the Quality of Work Life will certainly increase Employee Engagement at PT PNM. the effect of Quality of Work Life (X1) on Work Motivation (Y2) there is an influence of Quality of Work Life on Work Motivation. This means that the Quality of Work Life will certainly increase Work Motivation at PT PNM. the effect of Quality of Work Life (X1) on Organizational Commitment (Y3) there is an influence of Quality of Work Life on Organizational Commitment. This means that the Quality of Work Life will certainly increase organizational commitment at PT PNM. The effect of

Employee Engagement (Y1) on Organizational Commitment (Y3) is the effect of Employee Engagement on Organizational Commitment. This means that Employee Engagement will certainly increase Organizational Commitment at PT PNM. the effect of Employee Engagement (Y1) on Turnover Intention (Y4). There is an effect of Employee Engagement on Turnover Intention. This means that Employee Engagement will certainly reduce Turnover Intention at PT PNM because it has a negative effect. the influence of Work Motivation (Y2) on Organizational Commitment (Y3) there is the influence of Work Motivation on Organizational Commitment. This means that Work Motivation will certainly increase Organizational Commitment at PT PNM. the effect of Work Motivation (Y2) on Turnover Intention (Y4) there is the influence of Work Motivation on Turnover Intention. This means that Work Motivation will certainly reduce Turnover Intention at PT PNM. Effect of Organizational Commitment (Y3) on Turnover Intention (Y4). the p-value of 0.001 is smaller than alpha (0.05), so the decision to accept H0 is obtained. That is, based on the test results, it can be concluded that empirically there is an influence of Organizational Commitment to Turnover Intention. The results showed that the variable Organizational Commitment (Y3) to Turnover Intention (Y4). This can be seen from the value of the coefficient of Organizational Commitment (Y3) to Turnover Intention (Y4), which is -0.022, which means that the better the Organizational Commitment will be able to reduce employee Turnover Intention by 2.2 percent.

Policies in employee management can implement Improving the Quality of Work Life by paying attention to employee engagement by increasing their work attachment, namely creating programs and facilitating "Friday Sapa Keluarga" activities carried out in each unit respectively. Motivate employees by including participatory ideas in the process

of problem solving and organizational decision making and will stimulate employees in expressing themselves both physically, cognitively, and emotionally while working. Furthermore, Companies must pay attention to the quality of work life of their employees and then employees will enjoy and perform in their workplace and ultimately, they will commit to their company or organization. Thus, giving rise to a high organizational commitment to PT PNM. This is marked by giving employees the opportunity to continue their education by increasing the scholarship quota for S1 and S2 for employees so that it is expected to be able to increase employee commitment to the company. Then, when employees are engaged with the company and have a high commitment, it is likely that the employee will not leave the company. With employees who feel that they are always cared for and have engaged the level or intensity of the desire to leave the company will be low

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