

**A STUDY ON TURNOVER INTENTION OF CUSTOMER  
RELATIONSHIP EXECUTIVE (CRE) IN MAYBANK**

**By**

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## *Abstract*

Turnover is always become a major issue facing by most of the organization in every industry including banking sector. Employees are choosing to leave the organization for so many reasons. Therefore, this study was conducted to determine and identify turnover intention factors among the Customer Relationship Executive (CRE) worked in Maybank. Turnover cause negative impact to the growth, performance and increase the operational cost of the bank. This study was examining the independent variable named Job Satisfaction, Workload Stress and Recruitment Process has any significant relationship to the dependent variable with is turnover intention among the Customer Relationship Executive (CRE) in the bank. The sample (questionnaire) extended over to 113 Customer Relationship Executive (CRE) in all regions. Statistical data was analyzed using SPSS version 18.0 with four techniques of analysis named Descriptive analysis, Reliability analysis, Correlation analysis, and Regression analysis. The research conducted was discussed in every aspect of theoretical and practical related to the independent and dependent variables to find which factor is most influence the CRE turnover intention. Based on the finding, the result shows that the factors influence the Customer Relationship Executive turnover intention in Maybank was significant related to the workload stress facing by the CRE. Thus, the rectification and recommendation associated to CRE turnover intention was suggested in this study based on literature and suggestion by other researcher with regard to turnover intention issue. Turnover intention research with respect to the banking sector is very limited. Hence, this finding is believe can contribute to understanding of turnover intention among the employees in banking sector especially in Malaysia.

**Keywords:** Turnover intention, Job satisfaction, Workload stress, Recruitment process, Customer Relationship Executive, Banking industry, Maybank.

## *Abstrak*

Pekerja meninggalkan organisasi sentiasa menjadi satu isu utama yang dihadapi oleh kebanyakan syarikat dalam setiap industri termasuk sektor perbankan. Pekerja memilih untuk meninggalkan organisasi boleh disebabkan oleh banyak faktor. Justru, kajian ini dijalankan untuk menentukan dan mengenal pasti faktor-faktor yang mana mempengaruhi niat Eksekutif Perhubungan Pelanggan (CRE) meninggalkan Maybank. Pekerja berhenti boleh mendatangkan kesan negatif kepada pertumbuhan, prestasi dan meningkatkan kos operasi sesebuah bank. Kajian ini mengkaji kaitan antara Kepuasan Kerja, Tekanan dan Beban Kerja serta Proses Pengambilan Pekerja mempunyai hubungan dengan niat pekerja untuk meninggalkan organisasi. Sampel (soal selidik) diedarkan kepada 113 Eksekutif Perhubungan Pelanggan (CRE) di semua kawasan Maybank. Setiap data yang diterima telah dianalisis dengan menggunakan perisian SPSS versi 18.0 dengan melibatkan empat teknik analisis iaitu, analisis deskriptif, analisis kebolehppercayaan, analisis korelasi dan analisis regresi. Kajian yang dijalankan telah dibincangkan dalam setiap aspek teori dan praktikal yang berkaitan dengan pembolehubah untuk mencari faktor yang paling mempengaruhi niat Eksekutif Perhubungan Pelanggan (CRE) untuk meninggalkan organisasi. Berdasarkan analisis, didapati bahawa faktor yang mempengaruhi Eksekutif Perhubungan Pelanggan (CRE) untuk meninggalkan organisasi adalah berkaitan dengan tekanan beban kerja yang dihadapi. Oleh itu, penambahbaikan dan cadangan yang berkaitan dengan keadaan ini telah dicadangkan dalam kajian ini berdasarkan cadangan oleh penyelidik lain berhubung dengan isu tersebut. Penyelidikan berkaitan dengan isu ini dalam sektor perbankan adalah sangat terhad. Oleh yang demikian, kajian ini dipercayai boleh menyumbang kepada penyelidikan lain untuk meneruskan kajian dikalangan pekerja dalam sektor perbankan terutamanya di Malaysia.

**Kata Kunci:** Niat meninggalkan organisasi, Kepuasan kerja, Beban kerja, Proses mengambil pekerja, Eksekutif Perhubungan pelanggan, Industri Bank, Maybank.

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### **List of Abbreviations**

CRE	= Customer Relationship Executive
SPSS	= Statistical Packages for the Social Science
SQ	= Service Quality
HAB	= High Net Worth and Affluent Banking

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.0 Introduction**

#### **1.1 Introduction**

Nowadays, the banking industry has expanded rapidly in over the world and has embarked new era of modern people in doing business. The world has recognized and accepted new term of doing business. As such, bank industry has growth rapid and constantly. The Deutsch Bank, BNP Paribas SA, ING Bank NV, National Australia bank is among the top banks operated in all over the world. Banking industry has facing transformational in day to day operational and process. From traditional way of doing business, it has moved to another era, where electronic banking was introduced. The virtual banking i.e. Internet banking and Phone banking, has superseded the old mechanism of banking industry (Megat, 2011). Maybank2u and CIMB clicks is an example of transformational in banking business where every transaction can be performed without need the customer to be at the branch. The changing trend has builds this industry become more competitive and profitable where the operational cost can be minimized. As in Malaysia, the scenario is almost the same. The bank has started operating in Malaysia as early as 19<sup>th</sup> century and it became more competitive and important to the growth of Malaysia economic (ABM, 2011)

#### **1.2 Background of study**

Banking industry is an important business in prediction and forecasting the growth of economic in every country. Therefore, the expectation in this industry is very high. The performance and productivity show in this industry will portray the economy

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