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**THE DETERMINANTS OF TURNOVER INTENTION
AMONG BANK EMPLOYEES**



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Universiti Utara Malaysia

**MASTER OF HUMAN RESOURCE MANAGEMENT
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**THE DETERMINANTS OF TURNOVER INTENTION
AMONG BANK EMPLOYEES**

By

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Master of Human Resource Management**



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ABSTRACT

The main purpose of this research is to investigate the determinants of turnover intention among bank employees in Kuala Lumpur. Specifically, the objective of this study is to examine the relationships between employee relations, working environment and conditions, compensation and benefit packages, career advancement opportunities with turnover intention. A total of 150 questionnaires were distributed among bank employees in Masjid Jamek area and the researcher was successfully collected 120 questionnaires from the respective respondents. All the data were analyzed by using Statistical Package for Social Science (SPSS) 23.0 versions. Two types of data analysis were used, which are descriptive analysis and inferential analysis. Descriptive analysis is used to study the respondent demographic information's such as age, gender, highest education level, length of services, and monthly income level, meanwhile, the inferential analysis is used to determine the relationships between independent variables such as employee relations, working environment and conditions, compensation and benefit packages, career advancement opportunities and dependent variable which is turnover intention. The results of the study show that the relationship between turnover intention and employee relations is weak. However, working environment and conditions, compensation and benefit packages, and career advancement opportunities are moderately correlated to the turnover intention among the bank employees in Masjid Jamek area, Kuala Lumpur, Malaysia. Based on the multiple regression analysis, the study found that two independent variables which are working environment and conditions, and compensation and benefit packages have negative and significant relationship with turnover intention.

Keywords: Turnover Intention, Employee Relations, Working Environment and Conditions, Compensation and Benefit Packages, Career Advancement Opportunities

ABSTRAK

Tujuan utama kajian ini adalah untuk meneliti faktor-faktor penentu bagi hasrat untuk berhenti dalam kalangan pekerja institusi perbankan, Kuala Lumpur. Secara khususnya, objektif kajian ini adalah untuk mengenalpasti hubungan antara hubungan pekerja, persekitaran dan keadaan bekerja, pakej ganjaran dan faedah, peluang peningkatan kerjaya dan hasrat untuk berhenti. Sejumlah 150 soal selidik telah diedarkan kepada pekerja bank di kawasan Masjid Jamek, Kuala Lumpur dan penyelidik berjaya memperoleh 120 soal selidik daripada responden. Semua data telah dianalisis dengan menggunakan *Statistical Package for Social Science (SPSS)* versi 23.0. Dua jenis analisis data telah digunakan iaitu analisis deskriptif dan analisis inferensi. Analisis deskriptif digunakan untuk mengkaji maklumat demografi responden dari segi umur, jantina, tahap pendidikan tertinggi, tempoh perkhidmatan, dan tahap pendapatan bulanan, manakala, analisis inferensi digunakan untuk mengenalpasti hubungan antara pembolehubah bebas seperti hubungan pekerja, persekitaran dan keadaan bekerja, pakej ganjaran dan faedah, peluang peningkatan kerjaya, dan pembolehubah bersandar iaitu hasrat untuk berhenti. Hasil kajian menunjukkan hubungan yang lemah antara hasrat untuk berhenti dan hubungan pekerja. Walaubagaimanapun, persekitaran dan keadaan bekerja, pakej pampasan dan faedah, dan peluang peningkatan kerjaya mempunyai hubungan yang sederhana dengan hasrat untuk berhenti dalam kalangan pekerja di institusi perbankan di kawasan Masjid Jamek, Kuala Lumpur. Berdasarkan analisis regresi berganda, kajian mendapati bahawa hanya dua faktor iaitu persekitaran dan keadaan bekerja, dan pakej pampasan and faedah mempunyai hubungan yang negatif dan signifikan dengan faktor hasrat untuk berhenti.

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Keywords: Hasrat untuk berhenti, Hubungan pekerja, Persekitaran dan keadaan bekerja, Pakej ganjaran dan faedah, Peluang peningkatan kerjaya.

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CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter presents background of the study, statement of the problem, research questions, research objectives, significance of the study, scope of study, definition of key terms, and organization of thesis.

1.2 Background of the Study

Nowadays, most of the organizations are facing employee turnover issue. This issue has been become a trend in job market and they would like to leave their current organizations due to some reasons. A study conducted by Dysvik and Kuvaas (2010) stated that the issue of employee turnover have been recognized as a major managerial concern in all organizations. Huang and Su (2016) defined the employee turnover intention as the employees' conscious and deliberate willingness to leave the organization. Rahim and Cosby (2016) stated that the employee turnover is referring to the employees leaving an organization voluntarily and not being terminated by the organization.

Based on studies of Shukla and Sinha (2013), they defined employees' turnover is the ratio of the number of organizations members who left and divided by the average number of people in the organizations. The turnover intention of employees is one of the behavioral intentions to quit from the organizations (Rahman & Iqbal, 2013). As a result of high employees' turnover will cause the organizations losing the knowledge and

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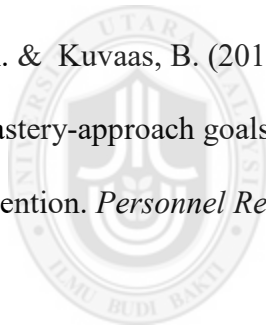
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APPENDICES

The image features a large, bold, black serif font for the word "APPENDICES". Behind this text is a large, light gray watermark of the Universiti Utara Malaysia logo and name. The logo is circular and contains a stylized emblem with a book and a torch. The text "UNIVERSITI UTARA MALAYSIA" is written around the top of the circle, and "JEMU BUDI BAKTI" is written around the bottom. Below the logo, the name "Universiti Utara Malaysia" is written in a smaller, gray, sans-serif font, underlined.

Appendix 1: Sample of Questionnaire



UNIVERSITI UTARA MALAYSIA

Dear Respondents,

I am Master of Human Resource Management student of Universiti Utara Malaysia and conducting a survey entitled: The Determinants of Turnover Intention among Bank Employees in Kuala Lumpur, Malaysia that specifically within the banking industry to fulfill the Master's requirement of the university.

I understand recognize that your time is valuable and many demands are made upon it by your heavy workload. However, your participation in this survey, which will require only about 10-15 minutes of your time, is vital to the success of this study.

All information provided in this questionnaire will be confidential for the present study purposes. No information pertaining to individuals will be divulged to any third person or organization. In sum, the information obtained in this study will be used purely for academic purposes only.

Should you have any queries regarding this research please do not hesitate to contact me at yeo_chiu@oyagsb.uum.edu.my or call me at 014-9413253. Thank you very much for your cooperation in responding to the questionnaire. Your participation in this study is greatly appreciated.

Sincerely,

YEO CHIU HOON

MSc of Human Resource Management Student

Section A - Demographic Profile

Please tick (X) in the appropriate box or fill in the blank, where appropriate.

1. Your age

	Below 21 years
	21-30 years
	31-40 years
	41-50 years
	51-60 years
	Above 60 years

2. Your gender

	Male
	Female

3. Highest education level

	Secondary school
	Certificate/Diploma or equivalent
	Bachelor of Degree's or equivalent
	Master Degree or equivalent
	Doctoral Degree

4. Length of Services

	Up to 5 years and below
	6-10 years
	11-15 years
	16-20 years
	More than 20 years

5. Monthly Income level

	Below RM2,000.00
	RM2,501.00 - RM 5,000.00
	RM5,001.00 - RM7,500.00
	RM7,501.00 - RM10,000.00
	Above RM10,000.00

Section B – Turnover Intention

The following statement is your opinion regarding turnover intention. Please circle an appropriate answer to indicate to what degree you agree or disagree for each statement.

No.	Turnover Intention	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I will spend my entire career with this organization.	1	2	3	4	5
2	I intend to leave this organization within a short period of time.	1	2	3	4	5
3	I have decided to quit this organization.	1	2	3	4	5
4	I am looking at other jobs now.	1	2	3	4	5
5	If I do not get promoted soon, I will look for a job elsewhere.	1	2	3	4	5

Section C – Employee Relations

The following statement is your opinion regarding employee relations. Please circle an appropriate answer to indicate to what degree you agree or disagree for each statement.

No.	Employee Relations	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I have good working relationships with my colleagues.	1	2	3	4	5
2	I have socialized with my colleagues during breaks at workplace.	1	2	3	4	5
3	My colleagues have helped me in performing my tasks.	1	2	3	4	5

Section D – Working Environment & Conditions

The following statement is your opinion regarding working environment and conditions. Please circle an appropriate answer to indicate to what degree you agree or disagree for each statement.

No.	Working Environment & Conditions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	My working conditions are up to satisfactory standards.	1	2	3	4	5
2	All required resources are available to me.	1	2	3	4	5
3	The working environment is conducive.	1	2	3	4	5
4	The comfort I am provided at work is high.	1	2	3	4	5

Section E – Compensation & Benefit Packages

The following statement is your opinion regarding compensation and benefit packages. Please circle an appropriate answer to indicate to what degree you agree or disagree for each statement.

No.	Compensation & Benefit Packages	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I am satisfied with my total income earned.	1	2	3	4	5
2	I am satisfied with the hourly wage that I receive.	1	2	3	4	5
3	I am satisfied with the amount of recognition that I receive.	1	2	3	4	5

Section F – Career Advancement Opportunities

The following statement is your opinion regarding career advancement opportunities. Please circle an appropriate answer to indicate to what degree you agree or disagree for each statement.

No.	Career Advancement Opportunities	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	Organization developmental efforts have improved my self-awareness, competencies, and employability.	1	2	3	4	5
2	I have made sufficient progress to achieve my career goals.	1	2	3	4	5
3	Organization management has provided me with adequate resources needed for my development.	1	2	3	4	5
4	Employee development is perceived in a positive way.	1	2	3	4	5
5	Employee development decisions are made in an unbiased manner.	1	2	3	4	5

END OF QUESTIONNAIRE

THANK YOU

Appendix 2: Pilot Test Results

(i) Turnover Intention

Case Processing Summary

		N	%
Cases	Valid	38	100.0
	Excluded ^a	0	.0
	Total	38	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.778	5

Item Statistics

	Mean	Std. Deviation	N
I will accept promotions because this is a requirement of this organization.	3.89	.879	38
I intend to leave this organization within a short period of time.	3.70	1.136	38
I have considered leaving this organization.	3.00	1.178	38
I am looking for either job or promotion.	3.32	1.229	38
If I do not get promotion or job, I will look for a job elsewhere.	3.37	1.148	38

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I will accept promotions because this is a requirement of this organization.	11.85	18.130	.280	.848
I intend to leave this organization within a short period of time.	12.39	19.687	.358	.819
I have considered leaving this organization.	12.40	18.179	.349	.820
I am looking for either job or promotion.	12.26	8.548	.363	.825
If I do not get promotion or job, I will look for a job elsewhere.	12.38	12.328	.374	.824

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.35	17.964	4.191	5

(ii) Employee Relations

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.879	3

Item Statistics

	Mean	Std. Deviation	N
I have good working relations with my colleagues.	4.200	.714	30
I have specialized with my colleagues during times of emergency.	3.800	.820	30
My colleagues have helped me in performing my tasks.	4.133	.720	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I have good working relations with my colleagues.	3.63	2.182	.652	.862
I have specialized with my colleagues during times of emergency.	3.23	1.640	.720	.845
My colleagues have helped me in performing my tasks.	3.10	2.000	.644	.818

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.133	4.047	2.012	3

(iii) Working Environment & Conditions

Case Processing Summary

	N	%
Cases Valid	30	100.0
Excluded ^a	0	.0
Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.876	4

Item Statistics

	Mean	Std. Deviation	N
Organizing conditions are up to satisfactory standards.	3.07	.861	30
All required resources are available to me.	3.30	.891	30
The working environment is conducive.	3.00	.828	30
The amount of work is high.	3.70	.866	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Corrected Squared Multiple
Organizing conditions are up to satisfactory standards.	19.53	5.176	.870	.773
All required resources are available to me.	17.26	4.886	.746	.726
The working environment is conducive.	18.07	5.381	.891	.808
The amount of work is high.	18.90	6.701	.825	.726

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.80	6.688	2.582	4

(iv) Compensation & Benefit Packages

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.807	3

Item Statistics

	Mean	Std. Deviation	N
I am satisfied with my total income earned.	3.00	1.050	30
I am satisfied with the hourly wage that I receive.	2.80	1.064	30
I am satisfied with the amount of responsibility that I receive.	3.80	1.016	30

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I am satisfied with my total income earned.	2.60	3.000	.891	.689
I am satisfied with the hourly wage that I receive.	3.00	3.020	.809	.803
I am satisfied with the amount of responsibility that I receive.	3.30	4.000	.909	.678

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
3.53	0.428	2.072	3

(v) Career Advancement Opportunities

Case Processing Summary

		N	%
Cases	Valid	36	100.0
	Excluded ^a	0	.0
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Descriptive Statistics

Characteristic	N of Items
Mean	N

Item Descriptions

	Mean	Std. Deviation	N
1. I have a personal career plan and know the steps to follow to reach my career goals.	3.67	1.160	36
2. I have a clear understanding of my own strengths and weaknesses.	3.72	1.274	36
3. I have a clear understanding of the requirements for the job I am interested in.	3.55	1.088	36
4. I have a clear understanding of the requirements for the job I am interested in.	3.58	1.043	36
5. I have a clear understanding of the requirements for the job I am interested in.	3.68	1.170	36

Item - Total Correlations

	Scale Mean if Item Deleted	Scale Std. Dev. if Item Deleted	Corrected Item - Total Correlation	Corrected Item Total Correlation Squared
1. I have a personal career plan and know the steps to follow to reach my career goals.	14.43	42.063	.594	.352
2. I have a clear understanding of my own strengths and weaknesses.	13.89	44.583	.610	.387
3. I have a clear understanding of the requirements for the job I am interested in.	14.28	40.458	.626	.397
4. I have a clear understanding of the requirements for the job I am interested in.	14.12	40.753	.621	.394
5. I have a clear understanding of the requirements for the job I am interested in.	14.26	41.478	.625	.395

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.23	17.964	4.238	5

Appendix 3: Descriptive Analysis Results for Demographic Profile

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 19 years	2	1.7	1.7	1.7
	20-29 years	91	87.6	89.5	89.2
	30-39 years	59	56.9	54.9	87.3
	40-49 years	7	6.6	6.6	93.9
	50-59 years	1	.8	.8	100.0
Total	120	100.0	100.0		

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	76	73.6	73.6	73.6
	Female	91	87.6	87.6	100.0
Total		120	100.0	100.0	

Highest Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	8 years or school	6	4.2	4.2	4.2
	Qualification of diploma or equivalent	24	16.7	16.7	30.9
	Diploma of Degree or equivalent	69	54.2	54.2	65.1
	Master degree or equivalent	8	4.2	4.2	80.3
	Completed Degree	1	.8	.8	100.0
	Total	120	100.0	100.0	

Length of Service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to 5 years and below	60	50.0	50.0	50.0
	6-12 years	20	16.7	16.7	66.7
	13-15 years	15	12.5	12.5	79.2
	16-20 years	1	.8	.8	80.0
	More than 20 years	4	3.3	3.3	100.0
Total	120	100.0	100.0		

Monthly Income Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM2,000.00	4	3.3	3.3	3.3
	RM2,000.00 - RM3,000.00	60	50.0	50.0	70.0
	RM3,000.00 - RM7,000.00	33	27.5	27.5	89.2
	More than RM7,000.00 - RM10,000.00	10	8.3	8.3	97.5
	Above RM10,000.00	3	2.5	2.5	100.0
Total	120	100.0	100.0		

Appendix 4: Descriptive Analysis Results for All Variables

(i) Turnover Intention

Descriptive Statistics

	N	Mean
I will spend my entire career with this organization.	120	2.66
I intend to leave this organization within a short period of time.	120	2.75
I have decided to quit this organization.	120	2.70
I am looking at other jobs now.	120	2.62
If I do not get promoted soon, I will look for a job elsewhere.	120	2.78
Valid N (listwise)	120	

(ii) Employee Relations

Descriptive Statistics

	N	Mean
I have good working relationships with my colleagues.	120	4.01
I have socialized with my colleagues during breaks and evenings.	120	3.61
My colleagues have helped me in performing my tasks.	120	4.38
Valid N (listwise)	120	

(iii) Working Environment & Conditions

Descriptive Statistics

	N	Mean
My working conditions are up to satisfactory standards.	129	3.32
All required resources are available for me.	129	3.23
The working environment is conducive.	129	3.34
The content I am provided access is high.	129	3.31
Valid N (listwise)	129	

(iv) Compensation & Benefit Packages

Descriptive Statistics

	N	Mean
I am satisfied with my total income earned.	129	2.79
I am satisfied with the hourly wage that I receive.	129	2.69
I am satisfied with the amount of recognition that I receive.	129	2.72
Valid N (listwise)	129	

(v) Career Advancement Opportunities

Descriptive Statistics

	N	Mean
Organization developmental efforts have increased the self-awareness, competencies, and employability.	120	3.58
I have made sufficient progress to achieve my career goals.	120	3.67
Organization management has provided me with adequate resources needed for my development.	120	3.30
Employee development is provided in a positive way.	120	3.53
Employee development activities are provided in an unbiased manner.	120	3.44
Valid N (listwise)	120	

Appendix 5: Pearson Correlation Analysis Results

Correlations

Correlations

		Turnover Intention	Employee Retention	Working Environment & Conditions	Compensation & Benefit Packages	Career Advancement Opportunities
Employee Retention	Person Correlation	1	-.022	-.037 ^{**}	-.057 ^{**}	-.068 ^{**}
	Sig. (2-tailed)		.943	.899	.800	.804
	N	120	120	120	120	120
Employee Retention	Person Correlation	-.022	1	-.037 ^{**}	-.057 ^{**}	-.068 ^{**}
	Sig. (2-tailed)	.943		.899	.800	.804
	N	120	120	120	120	120
Working Environment & Conditions	Person Correlation	-.037 ^{**}	-.037 ^{**}	1	-.028 ^{**}	-.025 ^{**}
	Sig. (2-tailed)	.943	.943		.951	.956
	N	120	120	120	120	120
Compensation & Benefit Packages	Person Correlation	-.057 ^{**}	-.057 ^{**}	-.028 ^{**}	1	-.028 ^{**}
	Sig. (2-tailed)	.943	.943	.951		.956
	N	120	120	120	120	120
Career Advancement Opportunities	Person Correlation	-.068 ^{**}	-.068 ^{**}	-.025 ^{**}	-.028 ^{**}	1
	Sig. (2-tailed)	.943	.943	.956	.956	
	N	120	120	120	120	120

** Correlation is statistically significant at the 0.05 level (2-tailed).

Appendix 6: Multiple Regression Analysis Results

Table 6.1: Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Career Advancement Opportunities, Employee Relations, Compensation & Benefits Package, Working Environment		Enter

- a. Dependent Variable: Turnover Intention
 b. All requested variables entered.

Table 6.2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.557 ^a	.317	.554	50.821

- a. Predictors: (Constant), Career Advancement Opportunities, Employee Relations, Compensation & Benefit Package, Working Environment & Conditions

Table 6.3: ANOVA^a

Model		Sum of Squares	df	Mean Squares	F	Sig.
1	Regression	17.046	4	4.261	45.290	.000 ^b
	Residual	29.329	148	.198		
	Total	46.375	152			

- a. Dependent Variable: Turnover Intention
 b. Predictors: (Constant), Career Advancement Opportunities, Employee Relations, Compensation & Benefit Package, Working Environment & Conditions

Table 6.4: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.387	.428		10.254	.000
	Employee Relations	.287	.008	.288	11.250	.000
	Working Environment & Conditions	-.326	.005	-.385	-2.840	.000
	Compensation & Benefit Package	-.221	.008	-.282	-2.802	.000
	Career Advancement Opportunities	-.192	.100	-.138	-.813	.417

- a. Dependent Variable: Turnover Intention