

Strategies To Reduce Employee Turnover Intention Pt. Bank Perekonomian People's Syariah (Bprs) Syarikatcivil

Karlina ¹⁾ & Budhi Cahyono ²⁾

¹⁾ Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: karlinabintiksm@gmail.com

²⁾ Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: budhicahyono@unissula.ac.id

Abstract. *The progress of a nation is the ultimate dream of every nation. This progress can be seen in the human and natural resources within a country. Sometimes a country may possess abundant natural resources but lack adequate human resources to manage them. The method used is a descriptive method with a qualitative approach, namely a method that aims to create a description, picture, or painting systematically, factually and accurately regarding the facts, characteristics and relationships between the phenomena being investigated as expressed by Nazir (2011:54). The strategy used is to use strengths to seize existing opportunities as follows: • Providing education and training to employees. Providing scholarships to employees who wish to continue their education through a government-issued contract, in accordance with company regulations. Providing training opportunities to all employees, with each employee receiving at least two training opportunities per year for personal and career development. • Offer promotion opportunities as a reward for high-performing employees. High-performing employees who have been with the company for at least five years can be transferred or given the opportunity to hold a position one level higher than their current one. • Rotation and transfers allow employees to develop themselves. Rotation fosters employees' eagerness to learn, and management can enhance their assessment. For example, if an employee has been in the teller department for three years, they could be moved to the administration department, for example, to provide a refresher for both employees and management.*

Keywords: *Employee Turnover; Bank Perekonomian; Strategies.*

1. Introduction

The progress of a nation is the ultimate dream of every nation. This progress can be seen in the human and natural resources within a country. Sometimes a country may possess abundant natural resources but lack adequate human resources to manage

them.

Today, human resources are a crucial factor in a nation's progress, particularly in corporate investment. The role of human resources is becoming increasingly crucial in light of global developments rife with competition between individuals and organizations.

A company's organization is a forum for people to collaborate in their efforts to achieve goals. Organizations within a company must be able to manage their own resources effectively to survive and compete in today's competitive environment. In an effort to navigate this era of globalization, human resources are a crucial factor in a company's activities. Therefore, every company must maintain its employees as assets who can perform well and contribute their best to the company where they work. Without employees, an organization or company will struggle to achieve its stated goals effectively and efficiently.

A company can survive if it receives support from its employees throughout its activities. This, of course, is inextricably linked to how well a company retains its employees. If a company is unable to retain employees, they will likely want to change jobs. This desire to leave is an early sign of employee turnover within the company. This requires companies to be vigilant, as high turnover can disrupt company activities and productivity.

Currently, the Riau Islands is a developing province, with Batam City being one of its modern cities. PT. BPRS Syariah Madani is a company engaged in the banking sector. banking in the service sector that sells services to consumers or customers and includes the business of customer trust in BPRS Syariah Madani in storing their savings or deposit funds.

Turnover intention is a persistent problem in several companies, including PT. BPRS Syariah Madani, Batam City. The negative impact of turnover intention is affecting the quality and ability to replace departing employees, resulting in time and expense in recruiting new employees.

Turnover Intention can be in the form of resignation, transfer out of the organizational unit, dismissal or death of an organizational member, the desire to leave an organization is generally preceded by employee intentions triggered by, among other things, employee dissatisfaction with the work and its results. Such as compensation, work environment and communication. PT. BPRS Syariah Madani was established on May 22, 2007. For the Riau Islands Region, PT. BPRS Syariah Madani is the first People's Economic Bank that adheres to sharia principles. For the first time, BPRS Syariah Madani was headquartered at Graha Madani Jalan Bunga Raya Komplek Baloi Kusuma No. 01 Batam. As part of Sharia Banking, BPRS is subject to Bank Indonesia regulations and the provisions of the National Sharia Council.

Over time, various phenomena have emerged at PT. Bank Perekonomian Rakyat Syariah (BPRS) Syariah Madani, including a drastic increase in employee turnover in 2023 compared

to previous years. The increasing number of employees submitting resignations in 2023 has created human resources issues within management, which will undoubtedly impact the company's profits. This increase has occurred consecutively for the past three years.

Table

Data on the number of employees who resigned (left)

| Resignation Year | Number of employees | Employee Resigns |
|------------------|---------------------|------------------|
| 2021 | 45 | 8 |
| 2022 | 48 | 13 |
| 2023 | 54 | 16 |
| Amount | | 37 |

Source: Human Resources Department of PT. BPRS Syarikat Madani, 2023

Employee turnover is a significant issue for both companies and employees. From a company's perspective, employee turnover can represent significant costs related to recruitment, training, and other costs incurred to address employee turnover, as well as various indirect costs, such as the loss of employees who have gained knowledge of the various roles within the company. From an employee's perspective, employee turnover can have both positive and negative consequences.

The human resource factor in every company is a very important factor. Especially at PT. BPRS Syarikat Madani which is experiencing an increasing employee turnover rate and this can be caused by several factors, namely the compensation factor that is less transparent both from production services and other benefits by the management, salary increases according to the minimum wage that are evenly distributed not based on work performance that are late in being paid, a work environment that does not support work as well as improving employee skills, a lack of response to immediately repair the system, damaged facilities and infrastructure and less intensive communication both vertically and horizontally.

2. Research Methods

The method used is a descriptive method with a qualitative approach, namely a method that aims to create a description, picture, or painting systematically, factually and accurately regarding the facts, characteristics and relationships between the phenomena being investigated as expressed by Nazir (2011:54) as follows: The descriptive method is a method for studying problems in society and certain situations, including relationships, activities, attitudes, views, and ongoing processes and the influences of a phenomenon.

3. Results and Discussion

3.1. SWOT Analysis of Employee Welfare at PT. BPRS Syarikat Madani

The SWOT analysis method systematically identifies various factors to formulate a company's strategy. This analysis is based on logic that maximizes strengths and opportunities while simultaneously minimizing weaknesses and threats.

3.1.1. Strength

Strength is an internal factor that supports the company in achieving its goals. Strengths at BPRS Syarikat Madani. As explained by Dita Anandya, "one of the strengths of BPRS Syarikat Madani in terms of employee welfare is that employee salaries are in accordance with the UMK (District/City Minimum Wage)." The same statement was also conveyed by Tri Haryati, "BPRS Syarikat Madani employees have received THR, Incentives, and Jasprod." Meanwhile, Hasanudin explained the strengths of BPRS Syarikat Madani, namely "BPRS Syarikat Madani employees receive health and old-age insurance, namely BPJS Health and BPJS Employment." Based on the explanation above, the strengths of BPRS Syarikat Madani are as follows:

- a. Employees of BPRS Syarikat Madani have received salaries in accordance with the UMK (District/City Minimum Wage).
- b. Employees of BPRS Syarikat Madani have received THR, Incentives and Jasprod
- c. BPRS Syarikat Madani employees receive health and old age insurance, namely BPJS Health and BPJS Employment

3.1.2. Weakness

Weaknesses are organizational activities that do not run well or the resources needed by the organization are not available. Weaknesses in BPRS Syarikat Madani are diverse as explained by Dita Anandya "the existing weakness is that there is often a salary or compensation gap between employees". The same statement was also expressed by Tri Haryanti "the weakness is that the wage increase is inadequate every year which is not in accordance with the increase in the price of basic raw materials (inflation)". A clearer statement was expressed by Hasanudin "the existing weakness is the lack of support from management in several aspects" From the statement above, it can be concluded that the weaknesses in BPRS Syarikat Madani include:

- a. There are often salary or compensation gaps between employees.
- b. Inadequate wage increases every year that do not match the increase in prices of basic raw materials (inflation)
- c. Lack of support from management in several aspects
- d. Opportunity

Opportunity is a situation or condition that is an opportunity outside an organization or company and provides opportunities for the organization to develop in the future. The

opportunities that exist in BPRS Syarikat Madani are diverse as explained by Dita Anandya "the opportunities that BPRS Syarikat Madani has are that management has not yet maximized the provision of training and education to improve employee competence and welfare". In line with what was expressed by Tri Haryanti who explained about the opportunities that BPRS Syarikat Madani has. "the opportunities that BPRS Syarikat Madani has are that the wages received by employees along with bonuses and incentives are not yet maximized". A clearer statement was also expressed by Hasanudin regarding the opportunities that exist in BPRS Syarikat Madani "employees will prosper if they receive other benefits and office facilities outside of salary". From the several statements above, it can be concluded that the opportunities that BPRS Syarikat Madani has are:

- a. Management opportunities to provide training and education to improve employee competence and welfare
- b. Opportunity to increase employee wages along with bonuses and incentives according to banking industry standards.
- c. Employees will be prosperous if they receive other benefits and office facilities outside of their salary according to banking industry standards.

3.1.3. Threat

Threats are negative factors originating from the company's external environment that will provide obstacles to the Cooperative both now and in the future. As expressed by Dita Anandya, various threats faced by BPRS Syarikat Madani "there are employees who are not comfortable so they want to move jobs" Almost the same statement was also expressed by Tri Haryanti "the strongest threat faced by BPRS Syarikat Madani in employee welfare is that employees want to develop their careers so they look for opportunities elsewhere" This statement is supported by Hasanudin "the threat faced by BPRS Syarikat Madani is the large number of high-achieving employees who are accepted to work with better compensation elsewhere" From the various statements above, it can be concluded that the threats faced by BPRS Syarikat Madani are:

- a. There are employees who are not comfortable so they want to change jobs.
- b. The threat faced by BPRS Syarikat Madani is that many high-performing employees are accepted to work with better compensation elsewhere.
- c. The strongest threat faced by BPRS Syarikat Madani in employee welfare is that employees want to develop their careers so they look for opportunities elsewhere.

3.2. Analysis of Employee Welfare Conformity and Gaps at PT. BPRS Syarikat Madani

Based on the results of interviews with several respondents mentioned above, it can be concluded that there are several match and gaps in employee welfare at PT. BPRS Syarikat Madani. The company does strive for employee welfare by providing wages and several other benefits, but in reality the wages provided are in accordance with the UMK, but for other welfare aspects such as incentives, bonuses, and other position allowances are less appropriate (not yet included in the welfare level). Therefore, PT. BPRS Syarikat Madani

must review this suitability because it results in increasing employee turnover every year, which is detrimental to the company in various aspects.

The author suggests that PT. BPRS Syarikat Madani should be open, discuss, and formulate compensation at certain levels so that there is no longer a gap in compensation or salary between employees, both in terms of length of service, position held, and work risks faced. This will create transparency between management and employees, where employees receive their rights not based on management estimates but in accordance with the rules that the company has established regarding employee rights and obligations.

3.2.1. Analysis of the Suitability and Gap of the Work Environment (Physical and Non-Physical) at PT. BPRS Syarikat Madani

Based on the results of interviews with several respondents mentioned above, it was concluded that there are several suitability and gaps in the work environment (physical and non-physical) of employees at PT. BPRS Syarikat Madani. The employee work environment is quite good, clean and comfortable, which has been created by the company and is felt to be good by employees. However, it still has several other shortcomings such as outdated office facilities that have not been updated, inadequate office facilities that make employees hampered in working. Likewise, compensation is a factor that affects comfort in the work environment. Therefore, it is best for PT. BPRS Syarikat Madani to improve and adjust these problems because it results in increasing employee turnover every year, which turnover is very detrimental to the company in various aspects.

The author suggests that PT. BPRS Syarikat Madani audit any work environment issues that pose obstacles that must be resolved immediately. This will eliminate any gaps in the work environment between employees, and encourage them to be more enthusiastic about their work. When employees feel comfortable in their jobs, they become loyal and less likely to consider changing jobs because the company has provided an adequate work environment that meets their needs, eliminating any gaps.

3.2.2. Analysis of the Suitability and Gap of Employee Career Development at PT. BPRS Syarikat Madani

Based on the results of interviews with several respondents mentioned above, it can be concluded that there are several inconsistencies and gaps in employee career development at PT. BPRS Syarikat Madani. While the company does provide employee career development, in practice, this development is not evenly distributed, and not all employees receive the opportunity. Consequently, employees who want to develop themselves but do not receive the opportunity feel uncomfortable and want to move to a new workplace for greater appreciation and self-development. PT. BPRS Syarikat Madani must re-evaluate this, as it results in increasing employee turnover every year, and this turnover is detrimental to the company in various aspects.

The author suggests that PT. BPRS Syarikat Madani should provide all employees with ample opportunities for personal development. Alternatively, it could establish a rule requiring each employee to develop themselves with specific annual targets. This would increase

competition in the workplace. All employees would have the opportunity for transfers, rotations, and promotions based on their abilities and career development. If this can be implemented effectively, employees will be motivated and compete to develop themselves and become the best.

3.2.3. Difference in Weighted Value of PT. BPRS Syarikat Madani

Based on the research results linked to the SWOT-4K Matrix, the three key issues (employee welfare, work environment, and career development) are all in the growth position. This allows us to analyze the existing issues and improve them (growth).

SWOT Analysis Strategy through SWOT-K Matrix Scheme

| Environment Environment | Company Strengths | Company Weaknesses |
|----------------------------|-------------------|--------------------|
| Business opportunities | SO Strategy | WO Strategy |
| Business Threats | ST Strategy | WT Strategy |

4. Conclusion

Based on the results of the SWOT analysis that has been carried out, it can be concluded that: a. The employee well-being dimension has an internal value of 0.8 and an external value of 1.0. This indicates that the employee well-being dimension is in a growth position, with the strategy used to leverage strengths to seize existing opportunities as follows:

- Providing wage increases in line with banking standards, namely a minimum base salary of IDR 4,500,000 (excluding other allowances). And ensuring a consistent base salary for employees at the head office and branch offices to effectively address the salary gap.
- Adding service allowances appropriate to employee positions. For example, provide an additional beauty allowance of Rp. 350,000 per month for front-line employees, a gasoline allowance of Rp. 350,000 per month for marketing employees, and an additional risk allowance of Rp. 350,000 per month for tellers and accounting staff related to the risks of handling company cash.
- Adding social security beyond BPJS Kesehatan and Kegakerjaan. This includes adding private insurance that can cover employee health for illnesses not covered by BPJS Kesehatan. One example is BNI Life's employee insurance, which can cover other illnesses not covered by BPJS Kesehatan in their entirety.

b. The employee work environment dimension has an internal value of 1.4 and an external value of 2.0. This indicates that the employee work environment dimension is in a growth position, while the strategy used is to use strengths to seize existing opportunities as follows:

- Improve and equip office facilities to improve their quality. Purchase computers, printers, etc. Maintain office equipment and electronics such as money counting machines, safes, air conditioners, generators, etc. to ensure they are well-maintained and any damage can be promptly repaired. If repairs cannot be made, purchase new ones immediately to avoid disrupting office operations.
- Providing appropriate office facilities to employees based on their needs and position. Additional facilities such as laptops and office vehicles are provided for employees in IT support and reporting departments, with laptops of adequate specifications. Directors, branch managers, and managers are provided with additional facilities such as office vehicles and official residences.
- Maintain good working

relationships between employees and management. Regularly hold meetings, briefings, in-house training, and family gatherings to foster good cooperation and consistent communication between employees and management. c. The career development dimension has an internal value of 1.0 and an external value of 1.0. This indicates that the employee's career development dimension is in a growth position. The strategy used is to use strengths to seize existing opportunities as follows:

- Providing education and training to employees. Providing scholarships to employees who wish to continue their education through a government-issued contract, in accordance with company regulations. Providing training opportunities to all employees, with each employee receiving at least two training opportunities per year for personal and career development.
- Offer promotion opportunities as a reward for high-performing employees. High-performing employees who have been with the company for at least five years can be transferred or given the opportunity to hold a position one level higher than their current one.
- Rotation and transfers allow employees to develop themselves. Rotation fosters employees' eagerness to learn, and management can enhance their assessment. For example, if an employee has been in the teller department for three years, they could be moved to the administration department, for example, to provide a refresher for both employees and management.

5. References

Journals:

- Aria Heru Setiawan, Tri Siwi Agustina. *Turnover Intention Pada Toko Ritel Pakaian Berskala Mikro*. Jurnal FRMA-2019 | ISSN : 2614 – 6681. Indonesia.
- Azis, E., Prasetio, A. P., & Utomo, K. H. (2019). Overcoming Turnover Intention Problems: Direct– Indirect Model To Identify the Effect of Perceived Organizational Support and Job Satisfaction in Service- Based Organizations. *Jurnal Aplikasi Manajemen*, 17(3), 555–566. <https://doi.org/10.21776/ub.jam.2019.017.03.20>
- Delita Sari, Susanto. *Mengungkap Tingginya Turnover Intention PT. WBS Semarang*. Jurnal Majalah Ilmiah Solusi | ISSN : 1412-5331 | Vol. 17, No. 2 April 2019. Semarang, Indonesia.
- Firdaus, A. (2017). Faktor-Faktor Yang Mempengaruhi Turnover Intention (Studi Pada Karyawan Perusahaan Jasa Multi Finance Di Kota Jambi). *EKONOMIS : Journal of Economics and Business*, 1(1). <https://doi.org/10.33087/ekonomis.v1i1.2>
- I Ana Sri Wahyuni, Yulvi Zaika, Ruslin Anwar. *Analisis Faktor-Faktor yang Mempengaruhi Turnover Intention (Keinginan Berpindah) Karyawan Pada Perusahaan Jasa Konstruksi*. Jurnal Rekayasa Sipil / Volume 8, No.2 – 2014 ISSN 1978 – 5658. Malang, Indonesia.
- Kartika, R. C. (2018). Upaya Menurunkan Turnover Melalui Peningkatan Kepuasan Kerja Pegawai di Rumah Sakit. *Jurnal Manajemen Kesehatan Yayasan RS.Dr. Soetomo*, 4(1). <https://doi.org/10.29241/jmk.v4i1.95>

- Machmud Esa, Abd. Wahab Hasyim, Adnan Rajak. *Turnover Intention Karyawan Dan Upaya Pencegahannya (Studi pada PT. Langgang Buana Perkasa)*. Jurnal Mitra Manajemen (JMM Online) | Vol.6 No. 8 Agustus 2022. Indonesia.
- Nasution, (Muhammad). (2017). Pengaruh Stres Kerja, Kepuasan Kerja Dan Komitmen Organisasi Terhadap Turnover Intention Medical Representative. MIX: Jurnal Ilmiah Manajemen, 7(3). https://doi.org/10.22441/jurnal_mix
- Rozi Yuliani, Moch. Abdi. *Faktor-Faktor Yang Mempengaruhi Turnover Intention Karyawan Pada Fahira Hotel Bukittinggi*. Jurnal Menara Ilmu | Vol. XVII No.02 Juli 2023. Bukittinggi, Indonesia.
- Yasin, R., Namoco, S. O., Jauhar, J., Abdul Rahim, N. F., & Zia, N. U. (2020). Responsible leadership an obstacle for turnover intention. Social Responsibility Journal. <https://doi.org/10.1108/SRJ-03-2020-0092>
- Yuliaty, T., Shafira, C. sarah, & Akbar, M. R. (2020). Strategi UMKM Dalam Menghadapi Persaingan Bisnis Global. 19(3), 293–308.

Books:

- Arikunto, Suharsini. 2010. *Manajemen Penelitin*. Jakarta PT. Rineka Cipta
- Benyamin Molan. Jakarta : PT Prehallindo
- Dessler, Gary, 2003, "Human Resource Management". Dialihbahasakan oleh
- Dessler, Gary, 2003, "Human Resource Management". Dialihbahasakan oleh
- F. Winarni dan G. Sugiyarso, Administrasi Gaji dan Upah (Yogyakarta : Pustaka
- F. Winarni dan G. Sugiyarso, Administrasi Gaji dan Upah (Yogyakarta : Pustaka
- Ghozali, Imam, 2006. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Universitas Diponogoro : Semarang
- Gibson, Ivancevich, Donnelly. 2009. *Organisasi : Perilaku, Struktur, Proses*. Surabaya : Binarupa Aksara
- Handoko, T. Hani 2010. Manajemen Personalialia dan Sumber Daya Manusia. Yogyakarta:BPFE.
- Hasibuan, Malayu. 2011. *Manajemen Sumber Daya Manusia*. Jakarta : Bumi Aksara
- Hasibuan. (2013). Manajemen Sumber Daya Manusia. Jakarta: Bumi Aksara.
- I Putu Indra Prihanjana, *Rekomendasi Menurunkan Turnover Rate Karyawan Menggunakan Analisis Faktor Pendorong dan Penarik*. Denpasar, Indonesia.
- Istijanto. 2009. Aplikasi Praktis Riset Pemasaran. PT. Gramedia : Jakarta.
- John M. Ivancevich, Robert Konopaske, Michael T. Matteson. 2007. Perilaku dan Manajemen Organisasi. Jilid I. Penerbit Erlangga : Jakarta.
- Mangkunegara, Anwar Prabu, 2009, Evaluasi Kinerja SDM, PT, Refika Aditama : Bandung
- Mobley, William. 2011. *Pergantian Karyawan : Sebab Akibat dan Pengendaliannya*. Jakarta : PPM-Bisnis

- Moleong J.Lexy.2006 *Metode Penelitian Kualitatif*, PT Remaja Rosdakarya. Bandung
- Nazir. 2011 *Metode Penelitian*, Grialia Indonesia. Bogor.
- Nitisemito, A.S. 2004, *Manajemen Personalia Manusia*).Jakarta :Ghalia Indonesia.
- Novaldi, Ferry. 2007. *Intensi Turnover Karyawan Ditinjau dari Budaya Perusahaan dan Kepuasan Kerja*. Universitas Sumatera Utara
- Pb, Triton, 2010, *Manajemen Sumber Daya Manusia : Perspektif Partnership dan Kolektivitas*, Oryza : Jakarta
- Priyatno, Dwi. 2014. *SPSS 22 : Pengolahan Data Terpraktis*. Yogyakarta : Andi Yogyakarta
- Robbins, Stephen dan Timothy A Judge. 2008. *Perilaku Organisasi Edisi ke-12*. Jakarta : Salemba Empat
- Rumengan, Jemmy, 2010, *Metodologi Penelitian Dengan SPSS*, Uniba Press : Batam
- Runtu, Julius, 26 Februari 2014, *Indikator Loyalitas Karyawan (Bahan Diskusi V MSDM II)*
- Sedarmayanti, 2009, *Tata Kerja dan Produktivitas Kerja*. CV. Mandar Maju : Bandung
- Sedarmayanti, 2011 *Sumber Daya Manusia, Reformasi Birokrasi dan Manajemen Pegawai Negeri Sipil (cetakan kelima)* , Penerbit PT Refika Aditama. Bandung.
- Siagian, S. P. 2009. *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara Indonesia.
- Simamora, Henry. 2006. *Manajemen Sumber Daya Manusia*. Yogyakarta : STIE YKPN.
- Siswanto, 2010, *Pengantar Manajemen Cetakan 6*, Bumi Aksara : Jakarta
- Sondang P. Siagian. 2004. *Manajemen Sumber Daya Manusia*. Jakarta : Bumi Aksara.
- Sopiah. 2008. *Perilaku Organisasional*. Yogyakarta : CV Andi Offset
- Sugiyono, 2011. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*, Alfabeta : Bandung
- Sugiyono. (2017). *Metodologi Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sumarni, M. (2011). Pengaruh employee retention terhadap turnover intention dan kinerja karyawan. AKMENIKA UPY, 8, 20–47.
- Winardi. 2009. *Manajemen Perilaku Organisasi*. Jakarta : Kencana
- Wirawan. 2009. *Evaluasi Kerja Sumber Daya Manusia, Teori, Aplikasi dan Penelitian*. Jakarta : Salemba