

# The Influence of Motivation, Leadership and Job Satisfaction Toward Employee Turnover Intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

<sup>1</sup>Iralda Dewi Fauzia, <sup>2</sup>Mustika Widowati

Prodi Perbankan Syariah, Jurusan Akuntansi, Politeknik Negeri Semarang

E-mail: <sup>1</sup>iraldadewifauzia@gmail.com, <sup>2</sup>mustika2\_66@yahoo.com

## ABSTRAK

*Penelitian ini bertujuan untuk menganalisis pengaruh Motivasi, Kepemimpinan, dan Kepuasan Kerja terhadap Turnover Intention pada PT Asuransi Jiwa Syariah Bumiputera Semarang.*

*Data yang digunakan adalah data primer yang dikumpulkan melalui kuesioner dan studi pustaka. Populasi pada penelitian ini adalah karyawan PT Asuransi Jiwa Syariah Bumiputera Semarang. Teknik pengambilan sampel yang dilakukan yaitu purposive sampling dan diperoleh sampel sebanyak 40 karyawan PT Asuransi Jiwa Syariah Bumiputera Semarang. Model analisis menggunakan teknik analisis regresi linier berganda dengan program SPSS versi 22. Teknik analisis yang digunakan dalam penelitian ini Uji F, Uji Koefisien Determinasi ( $R^2$ ) dan Uji t.*

*Dari hasil pengujian hipotesis menunjukkan bahwa motivasi berpengaruh negatif dan signifikan terhadap turnover intention, kemudian kepemimpinan berpengaruh negatif dan signifikan terhadap turnover intention, kepuasan kerja berpengaruh negatif dan signifikan terhadap turnover intention.*

**Kata kunci:** *Motivasi, Kepemimpinan, Kepuasan Kerja, Turnover Intention.*

## INTRODUCTION

### Background

In the advancing world like today, technology is a very important thing for human life. All activities undertaken by humans cannot be separated from the role of technology, as well as human financial activities. One of the effects of rapid technology is the emergence of Financial Technology or often referred to as FinTech. According to National Digital Research Center (NDRC), FinTech is an innovation in the financial sector with the touch of modern technology that is expected to bring the process of financial transaction more practical and safe (<http://www.ndrc.ie/>).

With the development of FinTech at this time does not mean the role of human resources (employees) is no longer needed. Employee are important asset in realizing the company's goals. The role of the employee in the industrial world will continue to be needed. In an effort to achieve company goals, employees do not always feel comfortable in carrying out their work, there are various things that make employee want

to leave their jobs. The phenomenon that often happens is when the performance of such a good company can be damaged, either directly or indirectly, by various employee behaviors that are difficult to prevent. One form of employee behavior that interferes with corporate performance is the desire to move (employee turnover intention) that led to the employee's decision to leave his job.

While functional turnover (i.e. bad performers leave, good performers stay) can help reduce sub-optimal organizational performance (Johnson et al, 2000), excessive turnover can be detrimental to any firm's productivity. This can result in loss of business and relationships and can even jeopardize the realization of the firm's objectives. Peterson (2004) has studied employee intention to quit, goals, commitment and satisfaction and has highlighted the importance of reducing costs of turnover as an integral part of strategic HRD. Kodwani and Kumar (2004) point out that the costs incurred due to employee turnover are not only monetary, but also non-monetary, i.e. loss of knowledge and skills,

loss of productivity, reduced productivity, and new competitive pressures. They further say that it is not only the organization which stands to lose in case of a high rate of employee intention but also the employees themselves suffer on account of the loss of seniority, experience, stress, readjustment, and uncertainty. Research indicates that hiring and training a replacement worker for a lost employee costs approximately 50 percent of the worker's annual salary (Johnson et al, 2000). Functional turnover (i.e. good performers leave, bad performers stay) damages the organization through decreased innovation, delayed services, lethargic implementation of new programmes and degenerated productivity (Abbasi and Hollman, 2000).

### **Problem Statement**

Based on the description of the background and existing business phenomenon, motivation, leadership, job satisfaction and employee turnover intention variables are related, supported by previous research which finds the difference of result and research question, hence need to do research again to know related factors more clearly. So this research focuses on the title of "The Influence Of Motivation, Leadership And Job Satisfaction Toward Employee Turnover Intention At Pt. Asuransi Jiwa Syariah Bumiputera Semarang".

## **LITERATURE REVIEW**

### **Employee Turnover Intention**

Employee turnover intention is one's behavioral intention to quit. According to Bigliardi, Petroni and Ivo Dormio (2005) Intention to leave refers to individuals perceived probability that they will be staying or leaving the employer organization. Employee turnover intention is the desire to move, has not reached the stage of the realization of transitioning from one workplace to another (Ahmad, 2015). Hartono (2002: 2) in Ahmad (2015) said Employee turnover intention is the level or intensity of the desire to leave the company, the many reasons that cause this intention and the shift between them are the desire to get a better job. Hartono (2002) states that employee turnover intention can be

characterized by decreased employee performance productivity levels, this is usually due to frequent late arrival, frequent loss to follow-up, or high absenteeism due to various reasons, lack of enthusiasm and low initiative or lack of willingness to attempt better at work. When it comes to quitting a job, an employee usually leaves his/her organization either voluntarily or involuntarily.

In both cases, it will likely lead to adverse effects on the organization in terms of work performance and costs. This concept gained the attention of both academicians as well as practitioners because of its varied effects on the smooth functioning of organizations (Long et al,2012).

### **Motivation**

The concept of motivation is one of the most researched concepts in the world. However, still, there are different views on what motivates the employees (Gagné et al, 2015). Different researchers use different theories to determine this viewpoint. The present research has focused on self-determination theory (SDT) to identify the factors behind the motivation of employees. This theory views motivation as a multidimensional construct containing three major categories. These categories are; motivation, extrinsic motivation, and intrinsic motivation. A motivation means absence or lack of motivation and it is explained as an apathetic behavior towards an activity. Intrinsic motivation is self-directed where the individual is doing an activity because it is exciting and enjoyable, whereas, Introjected regulations are behaviors related to the forces within us such as our ego, guilt, and embarrassment (Deci and Ryan, 1985). As far as motivation is concerned, a number of theories have been formulated in an attempt to find out the best model to motivate employees to do their best to achieve organizational goals while adequately meeting employee needs at the same time.

### **Leadership**

Leadership in the organization are matters, in Islam leadership is about trust. This is a psychological contract between the

leader and his followers where the former will do his best to guide, protect, and treat the latter with justice. The focus of leadership in Islam is to do good deeds. According to Islam, every individual is a "shepherd" flock and occupies a leadership position. Muslims are asked to appoint a leader during the trip, select a leader to lead the prayer, and choose a leader for group activities (Khaliq, 2009). Each head of the company must understand the needs of employees in an effort to increase employee motivation to meet all the needs of employees in accordance with the contribution of its employees. The leader in managing the company has various leadership styles, one of which is the leadership style Islam (Rezy, 2014). In this case, the measurement is in the application material and the nature of the concept of leadership, such as the nature of Siddiq, Tabligh, Amanah, and Fathanah. By measuring the four traits and concepts used, it is hoped that leaders can improve the effectiveness and quality of community and local leadership to lead, at least in a universal context in the public eye (Rachmat, 2012).

### **Job Satisfaction**

Veithzal (2009: 620) argues that job satisfaction is essentially something individual. Everyone has a level of satisfaction that varies according to the system that applies itself. The higher the perceived judgment of the activity in accordance with the wishes of the individual, the higher the satisfaction with the activity. Thus satisfaction is an evaluation that describes a person in feeling his attitude to happy or not, satisfied or dissatisfied in the workplace.

According to Hasibuan (2006: 202), job satisfaction is a pleasant emotional attitude and love his job. This attitude is reflected by work morale, discipline, and work performance. Job satisfaction is enjoyed at work, out of work, and in combination between the two. Job satisfaction becomes an interesting and important issue, as it proves to be of great benefit both to the interests of individuals, industry, and society. For individuals the research on the causes and sources of job satisfaction allows the emergence of business ventures to increase

their happiness in life. For the research industry about job satisfaction is done in order to efforts increase production and cost reduction through improvement of attitudes and behavior of employees (Muhamad Hanifah, 2014).

## **RELATIONSHIP BETWEEN**

### **VARIABES**

#### **Relationship of Motivation, Leadership and Job Satisfaction of Employee Turnover Intention.**

According to Robbins and Judge (2009: 38), Employee turnover intention is the act of permanent resignation made by employees either voluntarily or not voluntarily. According to the results of research that have been done by Rahman, et al, (2013), Putrianti, et al, (2014), Tnay, et al, (2013) and Yucel (2012) stated that motivation, leadership, and job satisfaction Employee turnover intention variables.

#### **Relationship Between Motivation and Employee turnover intention.**

According to Drucker (1993), motivation acts as a driver of one's will and desire. And this is the basic motivation that they try to integrate themselves with the organization to play well.

According to the results of research that have been done by Putrianti, et al, (2014) states that the variable of motivation has a positive effect on Employee turnover intention variable.

#### **Relationship Between Leadership and Employee Turnover Intention**

According to Stogdi in Sutikno (2014: 15), "There are almost as many definitions of leadership as the number of people who have tried to define them." Stogdi states that "Leadership as a management concept can be formulated in various definitions depending on where the point of departure is".

Leadership is the ability to influence and drive others to achieve goals. Leadership in the organization is directed to influence the people he leads, to do as expected or directed by the person who leads it.

According to the results of research done by Azanza, et al, (2015), Yucel (2012), Shobirin, et al, (2016), states that leadership variables positively influence the Employee turnover intention variable.

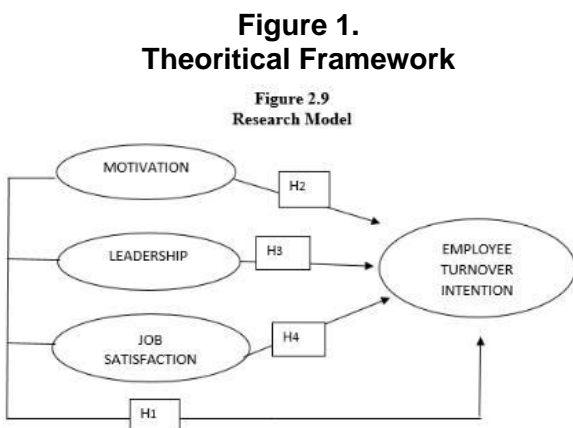
### Relationship Between Job Satisfaction and Employee Turnover Intention

According to Handoko (2000), job satisfaction is an emotional state whether pleasant or not in the view of employees view the work itself.

According to the results of research that have been done by Aldhuwaihi, et al., (2012), Rahman, et al, (2012), Shobirin, et al, (2016), stated that job satisfaction variable positively influences to Employee turnover intention variable.

### Theoretical Framework

The shape of the resulting theoretical framework can be seen in figure 1.



Sources: Previous research mentioned before

H1 = Allegedly motivation, leadership and job satisfaction simultaneously have a significant effect toward Employee turnover intention on PT. Asuransi Jiwa Syariah Bumiputera Semarang.

H2 = Allegedly motivation partially has a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

H3 = Allegedly leadership partially has a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

H4 = Allegedly job satisfaction partially has a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

## RESEARCH METHODS

### Types and Sources of Data

This research use quanlitative data and primary data. In this study, the literature study was conducted by collecting materials related to research obtained from previous research journals, literature, and other sources such as the official website address of PT. Asuransi Jiwa Syariah Bumiputera as the object of this research.

### Population and Sample

The population in this research is employee on PT. Asuransi Jiwa Syariah Bumiputera Semarang. Technique of sampling in this research is using purposive sampling, based on some criterias below:

1. Listed as a permanent employee on on PT. Asuransi Jiwa Syariah Bumiputera Semarang who worked more than 6 months.
2. The permanent employee pass the second qualification test.

## RESULT AND DISCUSSION Profile of Respondents

Respondents in this study are employees of PT Asuransi Jiwa Syariah Bumiputera Semarang Branch Office amount to 40 people. The categorization of respondent's profile is divided into 5, i.e. by age, gender, last education, duration of work and position.

### Validity test

Validity is an instrument used to measure invalid or not a questionnaire. With the provision of value criteria  $r \text{ count} > r \text{ table}$ . Here is the result of testing the validity of Table 4.6. as follows:

Table 4.6  
Motivation Validity Result

No.	Question	r count	r table	Status
1.	X <sub>i</sub> .1	0.824	0.312	Valid
2.	X <sub>i</sub> .2	0.866	0.312	Valid
3.	X <sub>i</sub> .3	0.800	0.312	Valid
4.	X <sub>i</sub> .4	0.892	0.312	Valid
5.	X <sub>i</sub> .5	0.762	0.312	Valid
6.	X <sub>i</sub> .6	0.732	0.312	Valid

Source: Primary data processed, 2018.



Based on Table 4.6 showed that all indicators are valid, so it can be used for further data analysis. This is because of all the indicators are suitable as a list of questions for the variables of motivation, where r count exceed r table (0.312) and the validity of the results < significance level (0.05). Through these results, it can be seen that the safe and comfortable in work (X1.4) has the highest score that equal to 0.892, while the lowest scores are there is a good chance (X1.6) is 0.732.

Based on Table 4.7 showed that all indicators are valid, so it can be used for further data analysis. All indicators are suitable as a list of questions for variables of leadership, which exceeds r table (0.312) and the validity of the test results of < (0.05). Leaders are careful to behave (X2.1) has the highest score that is equal to 0.844, while the lowest scores are a leader to resolve problems with a good way (X2.6) that is equal to 0.665.

**Table 4.8**  
**Job Satisfaction Validity Result**

No.	Question	r count	r table	Status
1.	X <sub>3</sub> .1	0.804	0.312	Valid
2.	X <sub>3</sub> .2	0.671	0.312	Valid
3.	X <sub>3</sub> .3	0.800	0.312	Valid
4.	X <sub>3</sub> .4	0.752	0.312	Valid
5.	X <sub>3</sub> .5	0.730	0.312	Valid

Source: Primary data processed, 2018.

Based on Table 4.8 showed that all indicators are valid, so it can be used for further data analysis. All indicators are suitable as a list of questions for variables of job satisfaction, which exceeds r table (0.312) and the validity of the test results of < (0.05). Work that I do cause satisfaction (X3.1) has the highest score that is equal to 0.804, while the lowest score is the reward given to me giving rise to satisfaction (X3.2) equal to 0.671.

**Table 4.9**  
**Employee Turnover Intention Validity Result**

No.	Question	r count	r table	Status
1.	Y <sub>1</sub> .1	0.858	0.312	Valid
2.	Y <sub>1</sub> .2	0.761	0.312	Valid
3.	Y <sub>1</sub> .3	0.858	0.312	Valid

Source: Primary data processed, 2018.

Based on Table 4.9 showed that all indicators are valid, so it can be used for further data analysis. All indicators are a worthy list of questions for the variable employee turnover intention, which exceeds r table (0.312) and the validity of the test results < significance level (0.05). Look at these results, it can be seen that, if given the freedom to choose, I will get out of this company (Y<sub>1</sub>.1) and I will get out of the company as soon as I get a better job (Y<sub>1</sub>.3) has the highest score of 0.858. While the lowest score of 0.761 is I have been thinking of getting out of this company (Y<sub>1</sub>.2).

### Reliability Test

Test Reliability is a tool to be able to measure a questionnaire which is an indicator of variables or constructs. A questionnaire said to be reliable or unreliable if someone answers on the statement are consistent or stable over time. (Ghozali, 2011: 48).

**Table 4.10**  
**Motivation Reliability Result**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.890	6

**Item-Total Statistics**

	Cronbach's Alpha if Item Deleted	Status
X1.1	.881	Reliable
X1.2	.857	Reliable
X1.3	.872	Reliable
X1.4	.851	Reliable
X1.5	.878	Reliable
X1.6	.888	Reliable

Source: Primary data processed, 2018.

Based on Table 4.10 motivation reliability test result can be seen that the motivation variable expressed reliable because the value of Cronbach's Alpha (level of reliability) greater than 0.70 is 0.890. While to know the ability of each indicator in the measurement variable of motivation is measured by Alpha Cronbach if Item Deleted (level of reliability) for each indicator. The results of this test indicate that for each indicator none of indicates below Cronbach's Alpha (level of reliability) score of 0.70, with each value at each indicator of 0.881 on the indicator impetus to show good performance (X1.1), 0.857 the indicator of my needs is met through this work (X1.2), 0.872 for work due to the value of worship (X1.3), 0.851 on the safety and comfort indicators in the work (X1.4), 0.878 on the indicator of good

relationship with co-workers (X1.5), 0.888 on indicators of the existence of profitable opportunities in this work (X1.6).

**Table 4.11**  
Leadership Reliability Result  
Reliability Statistics

Cronbach's Alpha	N of Items
.860	6

Item-Total Statistics

	Cronbach's Alpha if Item Deleted	Status
X2.1	.818	Reliable
X2.2	.824	Reliable
X2.3	.850	Reliable
X2.4	.825	Reliable
X2.5	.840	Reliable
X2.6	.860	Reliable

Source: Primary data processed, 2018.

Based on Table 4.11 leadership reliability result can be seen that the leadership variable expressed reliable because the value of Cronbach's Alpha (level of reliability) greater than 0.70 is 0.860. While to know the ability of each indicator in measurement variable of leadership measured by Alpha Cronbach if Item Deleted (level of reliability) for each indicator. The results of this test indicate that for each indicator none of indicates below Cronbach's Alpha (level of reliability) score of 0.70, with each value at each indicator of 0.818 on the indicator careful leaders in the speech and action (X2,1), 0.824 on the indicator the leader is democratic and non-discriminatory (X2.2), 0.850 employs the authority in accordance with his duties (X2.3), 0.825 on the directs the employees to devote everything to God (X2.4), 0.840 on the indicator of prioritizes the public interest over the particular group (X2. 5), 0.860 on indicators of solving problems always use a good way (X2.6).

**Table 4.12**  
Job Satisfaction Reliability  
Reliability Statistics

Cronbach's Alpha	N of Items
.803	5

Item-Total Statistics

	Cronbach's Alpha if Item Deleted	Status
X3.1	.743	Reliable
X3.2	.787	Reliable
X3.3	.747	Reliable
X3.4	.779	Reliable
X3.5	.767	Reliable

Source: Primary data processed, 2018.

Based on Table 4.12 job satisfaction reliability result can be seen that the job satisfaction variable expressed reliable

because the value of Cronbach's Alpha (level of reliability) greater than 0.70 is 0.803. While to know the ability of each indicator in measurement variable of job satisfaction measured by Alpha Cronbach if Item Deleted (level of reliability) for each indicator. The results of this test indicate that for each indicator none of indicates below Cronbach's Alpha (level of reliability) score of 0.70, with each value at each indicator of 0.743 on the indicator every task I can finish well (X3,1), 0.787 on the indicator the rewards I get on work performance provide a sense of satisfaction (X3.2), 0.747 on the indicators the task given to me in accordance with the expertise and experience (X3.3), 0.779 on the indicators I am grateful for what I get in this company (X3.4), 0.767 on the indicator, I work efficiently and effectively according to the field of expertise (X3.5).

### Normality Test

Normality Test aims to test whether the regression model or residual confounding variables have a normal distribution. In this research, to test the normality of a regression model using statistical tests and statistical tests of non - parametric Kolmogorov - Smirnov (KS).

**Table 4.13**  
Normality Result  
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters <sup>a</sup>	Mean	.0000000
	Std. Deviation	.84955462
Most Extreme Differences	Absolute	.105
	Positive	.105
	Negative	-.067
Kolmogorov-Smirnov Z		.667
Asymp. Sig. (2-tailed)		.765

Sources: Processed primary data, 2018.

In the statistical result of non-p Parametik Kolmogorov - Smirnov (K-S) Table 4.13. shows the significant value that is equal to 0.765 greater than 0.05, indicating that the data in this research is a normal distribution.

### Multicollinearity Test

A good regression model did not happen the correlation between independent variables. Default SPSS for tolerance figure

is above 0.10 and the Variance Inflation Factor (VIF) is determined less than 10. (Ghozali, 2011). Can be seen in Table 4.14 as follows:

**Table 4.14**  
Multicollinearity Result  
Coefficients<sup>a</sup>

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Motivation	.779	1.284
Leadership	.614	1.628
Job Satisfaction	.663	1.509

Dependent Variable: Y

Sources: Processed primary data, 2018.

According to the Table 4.14, it can be seen that the variable that consists of leadership, motivation, and job satisfaction show that there is no tolerance and VIF value on each - each independent variable. On the results of the calculation of the value tolerance, there are no independent variables which have tolerance values < 0.10. So also with the calculated value of VIF, no independent variable which has VIF > 10. It can be concluded that there is no multicollinearity.

### Heteroscedasticity Test

Heteroscedasticity test aims to test whether the regression model occurred inequality residual variance from one another observation. There are several ways to detect the presence or absence heteroscedasticity by looking at the graph plots or using Glejser Test.

Based on Table 4.15 above glejser test result can be seen that all significant values (Sig.) Independent variable is greater than 0.05. This shows that in this study did not occur symptoms of heteroscedasticity.

### Multiple Linear Regression Result

In a multiple linear regression analysis, in addition to seeing how the conditions or changes in the dependent variable when there is a change in the independent variables, also shows the direction of the relationship between the dependent variable (employee turnover intention) and independent variables (motivation,

leadership and job satisfaction). The results of multiple linear regression analysis can be seen in Table 4.16 as follows:

**Table 4.16**  
Multiple Linear Regression Result  
Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.977	1.435		14.613	.000
	Motivation	-.228	.076	-.283	-2.988	.005
	Leadership	-.159	.063	-.270	-2.530	.016
	Job Satisfaction	-.449	.090	-.512	-4.977	.000

a. Dependent Variable: Y

Sources: Processed primary data, 2018.

Table 4.16. shows the results of multiple linear regression, so the equation can be written as follows:

$$\text{Turn} = 20.977 - 0.228 \text{ motv} - 0.159 \text{ lead} - 0.449 \text{ jobs} + e$$

The regression equation above have the following meanings:

1. Constant = 20.977

This means that if the absence of the influence of the variables of leadership, motivation, and compensation, then the variable productivity of employees amounted to 22.977.

2. Motivation coefficient = - 0.228

If the motivation variable has increased by one point, while the leadership and job satisfaction is considered constant, then it will result in decreased turnover intention by 0.228. The coefficient is negative, meaning a negative relationship between  $X_1$  with Y, the lower the motivation, the higher the employee turnover intention.

3. Leadership coefficient = - 0.159

If the leadership variable increased by one point, while the motivation and job satisfaction is considered constant, then it will result in decreased turnover intention by 0.159. The coefficient is negative, meaning a negative relationship between

X2 with Y, the higher the leadership pressure, the higher the employee turnover intention.

4. Job Satisfaction coefficient = - 0.449

If the variable job satisfaction increased by one point, while the motivation and leadership are considered constant, then it will result in decreased turnover intention by 0.449. The coefficient is negative, meaning a negative relationship between X3 with Y, the lower the job satisfaction, the higher the employee turnover intention.

### Hypothesis Test Simultaneous Test (F Test)

Table 4.17  
F Test Results  
ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	83.452	3	27.817	35.577	.000 <sup>a</sup>
	Residual	28.148	36	.782		
	Total	111.600	39			

a. Predictors: (Constant), X3, X1, X2  
b. Dependent Variable: Y  
Sources: Processed primary data, 2018.

Based on Table 4.17 above, it can be seen the value of F count 35.577 With 3 numerator df and denominator df 36 the obtained F table at 2.866. Since F count > F table (39.399 > 2.866) or significance = 0.000 < 0.05, then Ho is rejected, it means that there is significant influence between motivation (X<sub>1</sub>), leadership (X<sub>2</sub>), and job satisfaction (X<sub>3</sub>) together on employee turnover intention (Y).

### Determination Coefficient Test (R<sup>2</sup>)

Table 4.18  
Determination Coefficient Results  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.865 <sup>a</sup>	.748	.727	.88424

a. Predictors: (Constant), X3, X1, X2  
Sources: Processed primary data, 2018.

Table 4.18. shows the value of Adjusted R<sup>2</sup> of 0.727 or 72.7 %. This situation shows that the variables of leadership, motivation, and job satisfaction capable of contributing influence on the employee turnover intention is 72.7 %, while 27.3 % is influenced by other

variables outside the model or variables not examined in this research.

### Partial Test (t test)

Table 4.19  
t Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
1	(Constant)	20.977	1.435		14.613	.000
	X1	-.228	.076	-.283	-2.988	.005
	X2	-.159	.063	-.270	-2.530	.016
	X3	-.449	.090	-.512	-4.977	.000

a. Dependent Variable: Y  
Sources: Processed primary data, 2018.

Table 4.19. shows the results of testing this hypothesis, so it can be seen that:

#### 1. Second Hypothesis Testing

The results of data processing showed that t count > t table (|-2.988| > 1.688) with a significant level of 0.005 (less than 0.05). Then the regression coefficients showed a significant negative influence between motivation variable to variable employee turnover intention. That is the better motivation then further reduce the number of turnover intention so that the second hypothesis which states: "Motivation has a significant effect on turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang", is **accepted**.

#### 2. Third Hypothesis Testing

The results of data processing showed that t count > t table (|-2.530| > 1.688) with a significant level of 0.016 (less than 0.05). Then the regression coefficients showed a significant negative influence between leadership variable to variable employee turnover intention. That is, the more leadership pressure given the increasing number of turnover intention, so the third hypothesis which states: "Leadership has significant effect on turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang", is **accepted**.



### 3. Fourth Hypothesis Testing

The results of data processing showed that  $t \text{ count} > t \text{ table}$  ( $|-4.977| > 1.688$ ) with a significant level of 0.000 (less than 0.05). Then the regression coefficients showed a significant negative effect between job satisfaction variable to variable turnover intention. That is, more job satisfaction felt by the more pressing digit turnover intention so that the fourth hypothesis stating "Job satisfaction significantly influence turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang", is **accepted**.

## DISCUSSION

### **Motivation, Leadership and Job Satisfaction Effect Toward Employee Turnover Intention**

Based on the result of Hypothesis 1 Test showed that  $F \text{ count} 35.577 > F \text{ table} 2.866$  and significance =  $0.000 < 0.05$ . So it can be concluded that motivation, leadership and job satisfaction simultaneously have a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

It shows that motivation, leadership and job satisfaction are relevant to increase employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. Then, to measure the amount of contribution from motivation, leadership and job satisfaction can be seen through Adjusted  $R^2$  in Table 4.16 is 72.7 %. This situation shows that the variables of motivation, leadership and job satisfaction capable of contributing influence on the employee turnover intention are 72.7 %, while 23.7 % is influenced by other variables outside the model or variables not examined in this research.

### **Motivation Effect Toward Employee Turnover Intention**

Based on the result of Hypothesis 2 Test showed that  $t \text{ count} > t \text{ table}$  ( $|-2.988| > 1.688$ ) with a significant level of 0.005 (less than 0.05). So it can be concluded that motivation partially has a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. This result is supported line with Yuliandri (2014) and Arin

(2014) showed that motivation has significant effect toward employee turnover intention, but not support Marsianus (2015) showed that motivation does not affect significantly to employee turnover intention.

This condition showed that motivation with indicators encouragement to show good performance, my needs are met through this work, working because of the value of worship, feeling safe and comfortable in work, good relationships with colleagues and the existence of profitable opportunities in this work performers partially has significant effect toward employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. The highest score of the indicator is an encouragement to show good performance, it means the employee of PT. Asuransi Jiwa Syariah Bumiputera Semarang will stay if they have encouragement to show good performance. This result of this research is motivation has a significant effect on employee turnover intention, so by increased employee motivation, PT. Asuransi Jiwa Syariah Bumiputera Semarang can decrease the employee turnover intention.

### **Leadership Effect Toward Employee Turnover Intention.**

Based on the result of Hypothesis 3 Test showed that  $t \text{ count} > t \text{ table}$  ( $|-2.530| > 1.688$ ) with a significant level of 0.016 (less than 0.05). So it can be concluded that leadership partially has a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

This result is supported by Marsianus (2015) and Shobirin (2016) showed that leadership has a significant effect on employee turnover intention. This condition showed that leadership with indicators careful leaders in the speech and action, the leader is democratic and non-discriminatory, employs the authority in accordance with his duties, directs the employees to devote everything to God, prioritizes the public interest over the particular group and in solving problems always use a good way partially has a significant effect toward

turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. The highest score of the indicator is careful leaders in the speech and action, it means the employee of PT. Asuransi Jiwa Syariah Bumiputera Semarang will stay if they have careful leaders in the speech and action. This result of this research is leadership has a significant effect on employee turnover intention, so by doing better in leadership, PT. Asuransi Jiwa Syariah Bumiputera Semarang can decrease the employee This result of this research is leadership has a significant effect on employee turnover intention.

### **Job Satisfaction Has Partially Effect Toward Employee Turnover Intention**

Based on the result of Hypothesis 4 Test showed that  $t \text{ count} > t \text{ table}$  ( $| -4.977 | > 1.688$ ) with a significant level of 0.000 (less than 0.05). So it can be concluded that job satisfaction partially has a significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

This result is supported by Ida (2015) and Benjamin (2010) showed that job satisfaction has a significant effect on employee turnover intention. This condition showed that job satisfaction with indicators every task I can finish well, the rewards I get on work performance provide a sense of satisfaction, the task given to me in accordance with the expertise and experience, I am grateful for what I get in this company, I work efficiently and effectively according to the field of expertise partially has significant effect toward employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. The highest score of the indicator is I work efficiently and effectively according to the field of expertise, it means the leader of PT. Asuransi Jiwa Syariah Bumiputera Semarang should give the employee the appropriate task. This result of this research is job satisfaction has a significant effect on employee productivity, so by increase job satisfaction, PT. Asuransi Jiwa Syariah Bumiputera Semarang can decrease the employee turnover intention.

## **CLOSING Conclusions**

Based on the analysis and discussion that has been conducted in this research on analyze of the effect of motivation, leadership, and job satisfaction toward employee turnover intention of PT. Asuransi Jiwa Syariah Bumiputera Semarang, then the conclusions are as follows:

1. Motivation, leadership and job satisfaction simultaneously have significant effect toward employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.
2. Motivation partially has significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.
3. Leadership partially has significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang
4. Job satisfaction partially has significant effect on employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang.

## **Research Implications**

The implication in this research consists of theoretical implications and managerial implications.

## **Theoretical Implications**

The theoretical implications of this research were developed to strengthen support for multiple previous studies to be a reference in this research as the independent variable measurement of motivation, leadership, job satisfaction and the dependent variable in the form of employee turnover intention. The following will be elaborated on the theoretical implications as follows:

1. Motivation variable negatively and significantly affects employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. These findings

support the results of research conducted Yuliandri (2014) and Arin (2014) showed that motivation has significant effect toward employee turnover intention, but not support Marsianus (2015) showed that motivation does not affect significantly to employee turnover intention. These theories can be applied in this research.

2. Leadership variable negatively and significantly affects employee turnover intention at PT. Asuransi Jiwa Syariah Marsianus (2015) and Shobirin (2016) showed that leadership has a significant effect on employee turnover intention. These theories can be applied in this research.
3. Job Satisfaction variable negatively and significantly affects employees turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang. These findings support the results of research conducted by this result is support Ida (2015) and Benjamin (2010) showed that job satisfaction has a significant effect on employee turnover intention. These theories can be applied to this research.

### **Managerial Implications**

Based on the results of the research, it can be suggested some managerial implications that can be input for the management of PT. Asuransi Jiwa Syariah Bumiputera Semarang. Policies to decrease employee turnover intentions are as follows:

#### **Prevent and reduce the level of employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang with increase the motivation.**

In this research, the motivation variable has a negative and significant effect on employee turnover intention. The management company is expected to continue to improve the working conditions in the company such as updating technology aids by the employee so as to improve labor productivity, in addition to the workspace, the company is expected to create a comfortable working space that encourages employees to work well, then warm and familiar

atmosphere among employees become more productive, the room air temperature management company should always control the temperature and ventilation office. Not only in terms of the work environment only, in every human action must have overseen by God and therefore employees should always be on time, work hard to serve, to maximize the ability as a form of dedication, adhere to the religion in any condition, and are encouraged to obtain additional more. All activities carried out to increase employee motivation by the company are expected to help reduce the turnover intention level so as to maintain permanent employees in the organization which can then realize common goals and increase the nation's economic growth.

#### **Prevent and reduce the level of employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang with increase the leadership.**

In this research, the leadership variable has a negative and significant effect on employee turnover intention. The management is expected to pay attention to leadership in the institution. Leadership in question must be in accordance with Islamic law which refers to the leadership qualities. Good leadership will be felt by the employees so as to make the employees to be comfortable to work in that organization. Leadership in Islam includes honesty, good communication, maintaining trust, and intelligent in every action that ultimately will decrease turnover intention so as to maintain qualified employees and minimize errors managerial system of the company.

#### **Prevent and reduce the level of employee turnover intention at PT. Asuransi Jiwa Syariah Bumiputera Semarang with increase the job satisfaction.**

In this research, the leadership variable has a negative and significant effect on employee turnover intention. The institution's management is expected to create job satisfaction of employees for work performed in accordance with the lever. The satisfaction of having benefits perceived by employees with the creation of a sense of satisfaction in every employee who has completed tasks

and functions, employees will continue to do the work and function of the fine on the next job. In addition, management may also provide awards (medals) to the employees so as to create a low turnover intention that will keep permanent human resources within the organization to achieve common goals.

### Suggestions for Future Research

Researchers realized that this research still has its limitations. With the limitations of this research, the researchers suggest to conduct further research on the same topic as follows:

1. Researchers are expected to control the seriousness of the respondents in filling out questionnaires in a way assisted so it can optimize the return of the questionnaires.
2. Researchers are expected to add more theory about leadership, motivation, and compensation.
3. Researchers add variables used in future research, such as education, training, and work discipline.

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