



PERSON-ORGANIZATION FIT AND JOB SATISFACTION ON TURNOVER INTENTION

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ABSTRACT

Keywords:

Person-organization fit; Job satisfaction; Turnover intention.

This research is intended to descriptively analyze person-organization fit, job satisfaction, and employee turnover intention. Besides, this research aims to analyze the influence of person-organization fit and job satisfaction on employee turnover intention, both simultaneously and partially. The type of this research is descriptive and verification research. The population in this research consists of employees from Bank SyariahBukopin, Bank BNI Syariah, and Bank JabarBantenSyariah. Sampling technique used in this research is non-probability sampling using a saturated sample technique. This research uses multiple regression employing more than one independent variable, namely person-organization fit (X1) and job satisfaction (X2). While the dependent variable is the turnover intention (Y).

The results of this research show that turnover intention is significantly and simultaneously influenced by person-organization fit and job satisfaction variables of 37.50%. While the rest 62.50% is influenced by other variables outside this research. They are possibly organizational commitment, employee engagement, social support, change management, leadership, organizational behavior, and others. It is thus implied that there are many other potential variables which may affect employee turnover intention. Partially, the results of this research show that the person-organization fit does not affect turnover intention. However, job satisfaction affects turnover intention quite significantly. Thus, the better the job satisfaction is, the higher the turnover intention becomes.



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1. INTRODUCTION

Employee turnover is a serious issue for any company. Employee turnover can be interpreted as an act of an employee to quite an organization. As a consequence, it may hinder the development of that organization. Some

reasons why employees do turnover are resignation to move to another organizational unit, firing by the company, or death. However, if within the next several years the employees have the intention to find a new job at another company, then it can be said as turnover intention as well (Medina, 2012).

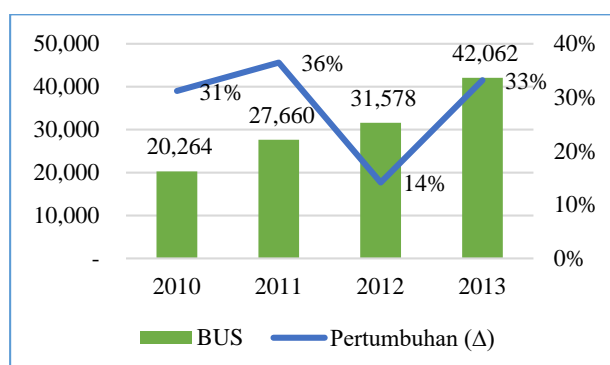
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The leading cause of turnover intention is the expectation of employee which is not in line with the real condition. This condition can be caused by several factors, such as unfair treatment given by the company, inadequate compensation, unfit working environment, unclear organization structure, better jobs outside, and others. These factors may cause employee dissatisfaction and will in turn increase employee turnover. Furthermore, this condition may harm the company as it will lose its employees so the company should conduct recruitment again. This process will make the company spend money on recruitment, selection and training the new employees (Abbasi and Hollman, 2008). Therefore, it is necessary to retain employees who have the suitable characteristics needed by the company (person-organization fit) and improve the job satisfaction of the employees.

In this highly competitive era, job satisfaction is one of the most critical factors for maintaining consistency and continuity of employees to keep working in a company. (Robbins & Judge, 2013) and (Wang & Noe, 2010) stated that job satisfaction is a positive feeling about the job as the evaluation result characteristics of that job. Someone with a high job satisfaction will have a positive feeling about his job and vice versa.

There are several reasons why employee job satisfaction decreases, namely low salary, bad promotion and reward, disharmony between employees and boss or among employees, unclear policy and regulation, dissatisfaction with task and job, and bad communication. In addition to job satisfaction, employee turnover intention is also affected by the fitness between employees and the organization where they are working.

According to the Financial Service Authority (OJK) of the Republic of Indonesia, the growth of human resource in the Islamic banking industry in 2013 can be shown as in figure 1.



Source: Bank Indonesia (BI), "Laporan Perkembangan Keuangan Syariah Tahun 2008 – 2011" (Number of human resources including BUS, UUS, and BPRS)

Figure 1. Growth of Islamic Banking Human Resources

Based on figure 1, it is shown that the number of human resources of BUS (sharia commercial banks), UUS

(sharia business unit), and BPRS in 2013 was 42,062 employees, increasing 33% from 2012 of only 31,578 employees. The tight competition in the Islamic banking industry may result in a turnover, especially for talented and professional employees. The Association of Indonesia Islamic Banks (Asbisindo) also stated that the Islamic banking industry required employees of around 11,000 per year. Nonetheless, the number of university offering Islamic economics program is limited. The whole universities are only able to provide around 3,750 employees per year. Thus, there is still a gap of around 7,250 employees per year. This condition provides a chance for the employees to seek for another better position at another company. They are aware that the Islamic banking industry is promising and has a bright prospect in the years to come.

As in conventional banking industry, most of the human resources are dominated by clerical staff. For example, according to the head division of Bank JabarBantenSyariah (BJBS), around 60% of BJBS employees were the permanent yet clerical staff. Bank SyariahBukopin, Bank BNI Syariah and Bank JabarBantenSyariah of Bandung had around 25% or 120 employees who were permanent yet non-clerical staff. This condition was caused by the limited branch of those banks in Bandung.

Based on the issues outlined earlier, we believe that it is necessary to study the influence of person-organization fit and job satisfaction on turnover intention of BUS in Bandung. Therefore, this research aims to identify and analyze:

- 1) the person-organization fit, job satisfaction, and employee turnover intention at Bank SyariahBukopin, Bank BNI Syariah, and Bank JabarBantenSyariah in Bandung branch;
- 2) the influence of person-organization fit and job satisfaction on employee turnover intention, both simultaneously and partially.

2. LITERATURE REVIEW

2.1 Person-Organization Fit (P-O Fit)

In a job, employees are not only concerned about the fitness of the job, but also the fitness of the organization. There are some studies discussing person-organization fit as follows:

- Kristof (1996) stated that Person-Organization Fit is "the compatibility between people and organizations that occurs when: a). at least one entity provides what the other needs, or b). the share similar fundamental characteristics, or c). Both". Mello (2006) stated that "Person-Organization Fit places in the context of a rich interaction between the person and organization, both of which are more broadly defined and assessed than in the traditional selection model."

Latif and Bashir (2013), supporting the statement of (Chatarina, 2013), stated that person-organization fit could be said as the fitness between values and norms of organization with the values and norms of its employees. Furthermore, Findik et al. (2013), referring (Chatarina., 2013), stated that person-organization fit is a concept started from the time when an employee joins an organization considering how an organization evaluates the values, attitude, and behavior of an individual. This process is called an individual socialization process (Chatarina, 2013). If the values, attitude, and behavior of employees are suitable with the organization's expectation, this condition will fulfill the career aspiration of those employees and give them satisfaction

While (Sugianto & Thoyib, 2012), referring to Sekiguchi (2004), stated that person-organization fit is something related to someone and organization having similar characteristics in fulfilling each own needs. Also, (Sugianto & Thoyib, 2012), referring to (Hernández-Linares et al., 2019), emphasized the role of values related to the organization. These organization values are shared and compatible with individual values.

Hassan (2012) defined person-organization fit as a fitness measurement between employees and organization (Silverthorne, 2004). In a broader sense, the person-organization fit is defined as the fitness between employees' characteristics and the organization where the employees work. Person-organization fit can be evaluated by matching individual personality with the organization (Robbins & Judge, 2013). Based on the concept of person-organization fit explained earlier, it can be summarized that person-organization fit is the fitness of values between individual and organization, and the fitness of characteristics between individual and organization.

Besides, Kristof (1996) outlined two differences in the concept of fit, namely:

- 1) The first difference is the difference between the supplementary fit and complimentary. These can be defined as follows (Muchinsky and Monahan, 1987):
 - a) Supplementary fit describes the situation which happens when the personal characteristic of the employee is in line with the organization;
 - b) Complementary fit describes the situation if the employee characteristics fill the space or room because someone leaves it, or if the characteristic of the working environment fills the psychological need.
- 2) The second difference is the difference between need-supplies and demand-abilities as outlined by Caplan (1987) and Edwards (1991). These are defined as follows:

- a) Need-supplies idea states that P-O Fit happens if an organization can satisfy the needs and wants of its employees;
- b) Demand-abilities idea states that fit happens if an individual can fulfill the requirement of the organization.

2.2 Job Satisfaction

Robbins and Judge, (2013) defined job satisfaction as follows: "a positive feeling about a job resulting from an evaluation of its characteristics - is broad." While (Moorhead, 2013) indicated job satisfaction as a condition where someone is satisfied with his job. (Aziri, 2011), referring to (Audretsch and Thurik, 2004) stated that job satisfaction is closely related to the individual's conduct in the office or place of work. Moreover, (Rivai & Sagala, 2009) defined job satisfaction as an evaluation reflecting someone for his happiness and unhappiness or satisfaction or dissatisfaction at the workplace.

Findik and Ögüt (2013), supporting the statement of Mullins (2005), stated that job satisfaction is a complicated concept and differences between individuals. Thus, job satisfaction is mostly related to the behavior and internal condition. In general, job satisfaction is a circumstance where someone is satisfied and feeling positive for the results, job assessment, or experience he got (Locke, 1976). While (Meglino and Ravlin, 1998) in their research defined job satisfaction as the results of employees' values, thus, it can be said that there are positive cause and effect mechanisms between job satisfaction and person-organization fit (O'Reilly et al., 1991). Besides, (Yahyagil, 2005) supporting the previous researchers, stated that person-organization fit and job satisfaction affect each other.

Nathania et al. (2013), referring to Spector (1985), stated that job satisfaction is a happy feeling felt by the employee as a result of his work. Thus, the concept of job satisfaction is a state where someone feels satisfied and confident for the assessment results of his work or aspect of his work. Among some job satisfaction concepts outlined above, this study uses Spector's concept because Spector describes the job satisfaction of individuals through the aspect (facet) approach, focusing on various aspects of the work, such as rewards, conditions, and the nature of the work itself. The aspect approach shows a complete picture of individual job satisfaction because individuals generally have different levels of job satisfaction on various aspects of the job.

According to (Rivai & Sagala, 2009), there two factors which may affect job satisfaction, namely intrinsic and extrinsic factors. Internal factors are factors which originate from within the employees, brought by every employee since he started to work at his job. While

extrinsic factors are the factors related to things that originate from outside the employee, including the physical conditions of the work environment, their interactions with other employees, organizations, payroll systems, and so on. In the approach aspect, there are several measurement instruments to measure job satisfaction but we, in this research, used the standardized measurement, namely, the Job Satisfaction Survey (JSS). Watson et al. (2007), referring to Spector (1997), stated that this measurement is used to measure nine aspects of work. These nine aspects are expected to describe individual job satisfaction better. These aspects are as follows:

- 1) Pay; salaries or wages,
- 2) Promotion; chances to be promoted in the company,
- 3) Supervision; the relationship between employees and boss or superordinates,
- 4) Fringe Benefits,
- 5) Contingent Rewards; appreciation, gifts, bonuses and the like
- 6) Operating Procedures (conditions); policies, regulations, or procedures applied by the company,
- 7) Coworkers; the relationship among employees,
- 8) Nature of Work; employee satisfaction for the work he has done (job characteristic itself), and
- 9) Communication.

From the explanation of job satisfaction outlined earlier, it can be said that if a company cannot fulfill employee satisfaction, that company has to be willing to be left by its employees. Therefore, job satisfaction is essential for reducing employee turnover intention.

2.3 Turnover Intention

There are several concepts of turnover intention in the literature. (Mbah, 2012) stated that employee turnover is the series of actions which may make an employee leave his organization. Also, (Findik & Ögüt, 2013), referring to Bartlett (1999), defined turnover intention as “the conscious and deliberate decision and intention about leaving the organization.” While Jaros (1997) stated that turnover intention reflects the continuing and general cognitive desire to leave an organization. Subsequently, this desire is reflected by the thought to leave the organization, find another job, or others.

According to (Hassan, 2012), turnover has been the primary concern of any organization because it usually needs a large amount of investment to recruit, train, develop, and retain its employees. Turnover intention is the intention of employees to quit and detach his membership from an organization or company he works for (Bessell et al., 2015). Findik and Ögüt (2013), referring to (Mobley, 2007), also stated that management bears the cost to retain the employees. Unsatisfied employees will think to quit their job. Mobley has inspired other researchers to explore more about how

organizations can understand their employees so they can prevent their employees from quitting (Cakar and Ceylan, 2005).

Subsequently, (Hassan, 2012) and (Mbah, 2012) studied the research on how organizations can identify their employees who have the intention to quit. With his information, the companies may then reduce employee turnover. From the literature explained earlier, we found that there are four types of employees who conduct turnover, namely:

- 1) Voluntarily vs. Involuntary. Voluntarily means the employees quit their job based on their consideration. Involuntary means the employees quit the organization because of several reasons, such as firing, layoff, having severe disease, mentally ill, moving overseas, death and others;
- 2) Internal vs. External. If a company rotates an employee in the same organization, this is called internal turnover. However, if the company rotates an employee to another organization, this is called external turnover;
- 3) Skilled vs. Unskilled. The skilled employees tend to have a high rate of turnover compared to unskilled employees because they have a better competitive advantage in the job market.

Frank et al. (2019), Wasmuth and Davis (1993) and Barrows (1990) explained that the high rate of employee turnover would result in negative effect on the organization profitability. While Yohanes (2000) stated that a company would need to spend much money to recruit other employees in the job market if the turnover is frequent, the costs will be spent to cover the recruitment process, training both internal and external, and overtime cost to replace the vacant position. Thus, any company should strive to maintain and improve the qualifications of its existing employees.

From the explanations above, it can be said that person-organization fit and job satisfaction affect employee turnover intention. Several studies conducted by previous researchers reinforce this statement. However, the previous studies published in international journals employing banking industry especially Islamic banking in Indonesia as the research object are minimal. However, the results of those previous studies are beneficial to be used as references in this study.

The purpose of the research is to analyze the influence of person-organization and job satisfaction on turnover intention, both simultaneously and partially. Thus, the research model in this study is shown on figure 2.

Based on the research model shown in figure 2, the hypothesis in the research are formulated as follows:

- 1) Hypothesis 1: Person-organization fit affects turnover intention

- 2) Hypothesis 2: Job satisfaction affects turnover intention
- 3) Hypothesis 3: Person-organization fit and job satisfaction partially and simultaneously affect turnover intention

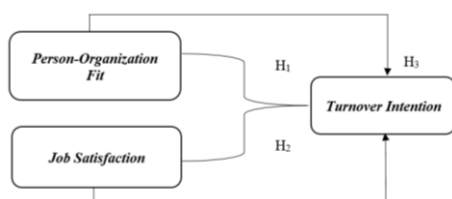


Figure 2. Research Model

3. METHODS

The type of this research is descriptive and verification research. Descriptive research portrays the results based on the facts to be analyzed. Subsequently, the conclusion is made based on the analysis. While verification research tests the obtained data using a statistical tool. The purpose of this research is to test the hypothesis for predicting and explaining the relationship or influence of the observed variables. The variables in this research are person-organization fit and job satisfaction as the independent variables and turnover intention as the dependent variable.

The supporting data in this study were obtained, both the primary and secondary data. The primary data were obtained directly from the primary source or the research object while secondary data were obtained from literature such as journal articles and textbooks.

The populations in this research are employees at Bank SyariahBukopin, Bank BNI Syariah, and Bank JabarBantenSyariah. Bank BukopinSyariah represents private bank while Bank BNI Syariah represents the bank of state-owned enterprises (BUMN). Also, Bank JabarSyariah represents the regional bank owned by the provincial government (BPD).

The criteria of respondents in this research are; the employees must be permanent workers, their offices are in Bandung, minimum working position of officer, and having working experience of at least one year. The number of population in this research is shown in table 1.

Table 1. Number of population

No.	Bank	Frequency	Percentage
1	Bank Syariah Bukopin	18	18%
2	Bank BNI Syariah	22	22%
3	Bank Jabar Banten Syariah	62	60%
Total		102	100%

Table 1 shows the number of the population where most of them or 50 employees (60%) are the employees of

Bank JabarBantenSyariah. The number of population of Bank JabarBantenSyariah is the largest because its headquarter is in Bandung with two main branch offices, namely at PelajarPejuang street and Braga street.

There are several techniques in determining the number of the sample based on the population. According to Sugiyono (2013), there are two main sampling techniques, namely, probability sampling and non-probability sampling. Probability sampling is a sampling technique that gives equal opportunity for each element (member) of the population to be selected as a member of the sample. Probability sampling includes random sampling, proportionate stratified random sampling, disproportionate stratified random sampling, and sampling area. Non-probability sampling is a sampling technique that does not provide the same opportunity for each element or member of the population to be chosen as a sample. Non-probability sampling includes systematic sampling, quota, accidental, purposive, saturated, and snowball.

Based on the number of respondents obtained in this research, the sampling technique appropriate in this research is non-probability sampling using saturated sampling. Saturated sampling or census is the sampling technique which includes all population as the sample because the number of population is relatively small and less than 30 employees. Therefore, the sample in this research can be taken from the population as shown in table 2.

Table 2. Number of subject or sample of the research

No.	Bank	Population	Research subject	Percentage
1	Bank Syariah Bukopin	18	15	18%
2	Bank BNI Syariah	22	20	24%
3	Bank Jabar Banten Syariah	62	50	59%
Total		102	85	100%

Based on table 2, it is known that the number of samples from Bank SyariahBukopin is 18 employees. Because three of them were out of town, only 15 of them filled the questionnaire. The two employees of Bank BNI Syariah were also out of town, so only 20 employees returned the questionnaire. The same thing happened from employees at Bank JabarBantenSyariah where only 50 of them filled the questionnaire because the rests were out of town.

According to Sunjoyo (2013), referring to Ghazali (2006) and Rosmiati et al. (2015), the regression analysis is a study about the relationship between dependent variable and independent variable, aimed at exploring the prediction between them. The regression result is the coefficient for each independent variable

(X) in predicting the dependent variable (Y) in an equation.

In this research, the multiple regression is used because there are two independent variables (person-organization fit/X1 and job satisfaction/X2) which are predicted to influence one dependent variable (turnover intention/Y). The regression equation is shown as follows (Sunjoyo, 2013):

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2$$

Where:

Y = Dependent variabel (turnover intention)

α = Constant

β_1 , and β_2 = Regression coefficients, i.e. person-organization fit (β_1) and job satisfaction (β_2)

X_1 , and X_2 = Independen variables, i.e. person-organization fit (X_1) and job satisfaction (X_2)

After performing the regression test, we then tested the extent of the person-organization fit and job satisfaction in explaining turnover intention by calculating the determination coefficient (R²) ranging from 0 – 1. The higher the determination coefficient is, the better the ability of the independent variable in explaining the dependent variable (Nugroho, 2005; Ghozali, 2006; Lind, 2008; Siregar, 2011).

The coefficient determination (CD) is calculated as follows (Sugiyono, 2013):

$$CD = R^2 \times 100\%$$

Where:

CD = the value of the determination coefficient

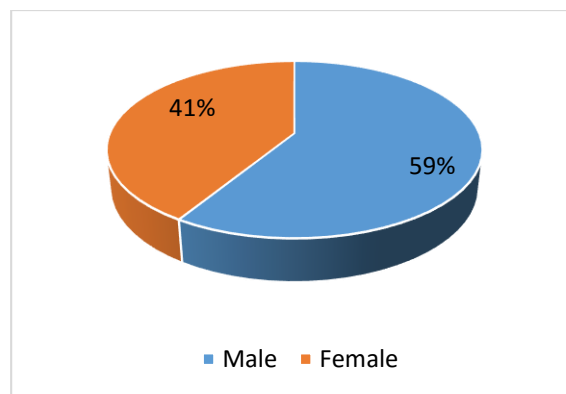
R² = correlation coefficient of Rank Spearman

4. RESULTS AND DISCUSSION

4.1 Results

Figure 3 shows that from the 85 respondents from Bank JabarBantenSyariah, Bank BNI Syariah, and Bank SyariahBukopin, most of the respondents 59% or 50 employees are male and 41% or 35 employees are female. Thus, it can be stated that the banking industry preferred male as their officers.

For that position, banks provide their employees with more responsibility for example in determining the special rate of certain banking products and making a visit to remote areas. To do these actions, the officers need special techniques and more powerful body conditions.



Source: processed data using Excel

Figure 3. Percentage of respondent based on gender

Figure 4 shows that most of the respondents (70 employees or 82%) are married while the rest of 15 employees (18%) are single. As the officers are those who have experiences in the banking industry, so it is understandable that most of them are also already married.

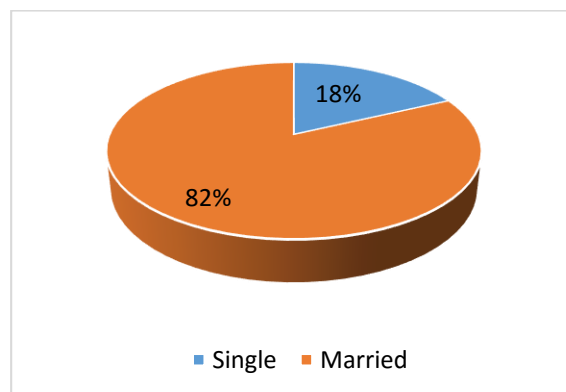
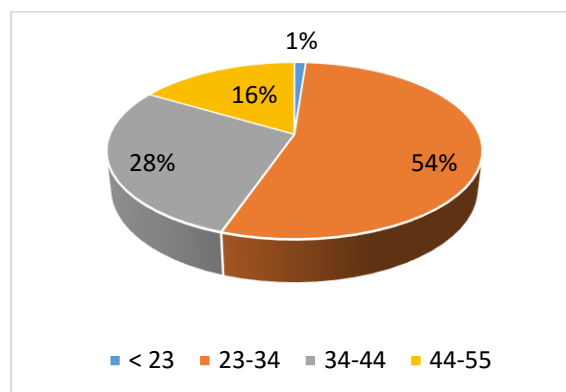


Figure 4. Percentage of respondents based on marital status

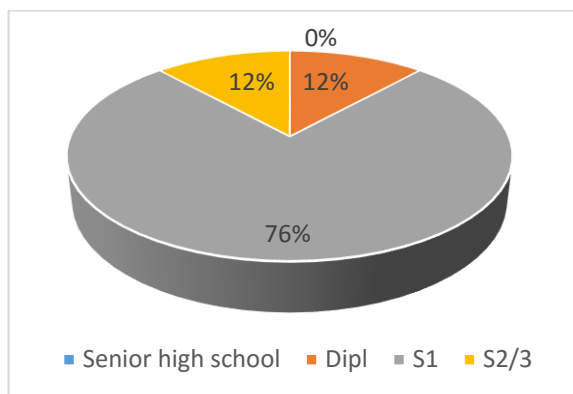
Figure 5 shows that most of the respondents (46 employees or 54%) are 23 - 34 years old. As explained earlier, aside from already married, it makes sense that people in that age range are mature and experienced enough for conducting their tasks.



Source: processed data using Excel

Figure 5. Percentage of respondents based on age

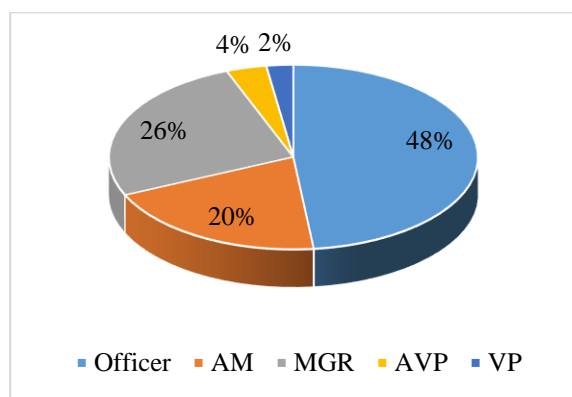
Figure 6 shows that most of the respondents (65 employees or 76%) graduated from a bachelor degree (D4/S1) and 12% of them or 10 employees graduated from master degree (S2). The rests graduated from the lower of education level such as diploma and senior high school. Thus, it is clear that most of the employees at Islamic banks hold a bachelor degree (S1).



Source: processed data using Excel

Figure 6. Percentage of respondents based on education level

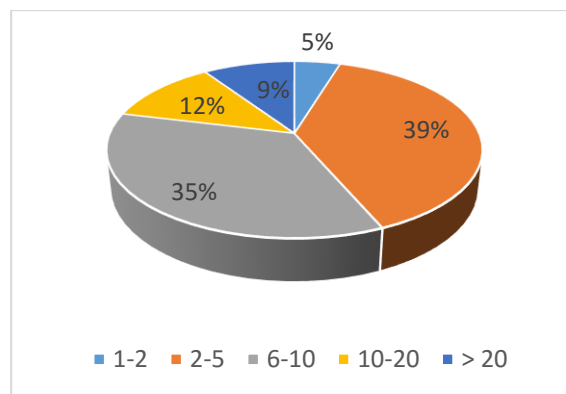
Figure 7 shows that most of the respondents in our study (41 employees or 48%) work as the officers. 26% or 22 employees work as managers, 20% or 17 employees work as assistant managers, 4% or 3 employees work as assistant vice presidents, and the rest of 2% or 2 employees hold a position as vice presidents. It is clear that most of the respondents in our research are officers.



Source: processed data using Excel

Figure 7. Percentage of respondents based on job position

Figure 8 shows that the majority of our respondents (33 employees or 39%) have job tenure of 2–5 years. 35% or 30 employees have job tenure of 6–10 years, 12% or 10 employees have a longer job tenure of 10–20 years, 9% or 8 employees have job tenure of more than 20 years, and the rest of 5% or 4 employees have a shorter job tenure of 1–2 years. Thus, it can be known that most of the respondents are permanent workers with sufficient job tenure, so they are capable of conducting their duties.



Source: processed data using Excel

Figure 8. Percentage of respondents based on job tenure

4.2 Discussion

Table 3 shows the multiple regression test result simultaneously.

Table 3. Regression test results simultaneously

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.875	2	4.937	26.249	.000b
	Residual	15.424	82	.188		
	Total	25.299	84			

a. Dependent Variable: TI_Rata
b. Predictors: (Constant), JS_Rata, POF_Rata

Source: processed data using SPSS

Table 3 shows that the p-value is 0.000 or less than α of (0.05). Thus, it can be concluded that person-organization fit and job satisfaction simultaneously affect turnover intention.

Based on the result of the analysis, it is found that the value of the adjusted R square is 0.375. Thus, it can be said that 37.50% of turnover intention is affected by person-organization fit and job satisfaction. While the rest of 62.50% is affected by other variables outside this model.

Person-organization fit will not be difficult to achieve if the employees feel that their new job is exciting and interesting. However, if the employees feel that there is a discrepancy with the group of people or the organization where they work, this will cause dissatisfaction. Also, employee job satisfaction is one of the crucial factors affecting the consistency and continuity of employees to keep working and staying in the company. This notion is supported by (Robbins & Judge, 2013) and Noe et al. (2006) stating that job satisfaction is a positive feeling about the job and the evaluation result of the job characteristic. A person with a high level of job satisfaction has a positive feeling about his job.

However, if satisfaction is not matched by conformity or suitability with the people or organization, it could potentially make employees quit their workplace. Thus, it can be said that the organization fit and job satisfaction can affect turnover intention simultaneously.

Table 4 shows the multiple regression test result partially.

Table 4. Regression test results partially

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	β	Std. Error	Beta			
1	(Constant)	-.073	.617		-.118	.906
	POF_Rata	-.210	.183		-.119	.255
	JS_Rata	1.237	.189		.684	.000

a. Dependent Variable: TI_Rata

Source: processed data using SPSS

Table 4 explains the hypothesis test results partially. Here is the detailed explanation. Effect of person-organization fit on turnover intention are:

- Research hypothesis: person-organization fit and job satisfaction affect turnover intention.
- Hipotesa statistic:
 - H_0 : $\beta_{1,2} = 0$ - person-organization fit and job satisfaction does not affect turnover intention
 - H_a : $\beta_{1,2} \neq 0$ - person-organization fit and job satisfaction affect turnover intention.

Based on table 4, it is shown that:

- The p-value of person-organization fit is **0.255**, larger than alpha (α) of 0.05. Thus, H_0 is accepted, and it can be interpreted that person-organization fit does not affect turnover intention partially.
- The p-value of job satisfaction is **0.000**, smaller than alpha (α) of 0.05. Thus, H_0 is rejected, and it can be interpreted that job satisfaction affects turnover intention.

Table 4 also shows that the constant is - 0.073 and β_1 (person-organization fit variable) is - 0.210 while β_2 is (job satisfaction variable) is 1.237. Thus, the regression equation can be formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 \rightarrow Y = - 0.073 - 0.210 X_1 + 1.237 X_2$$

The followings are the explanations of that equation:

α = Constant = - **0.073** which means that if X_1 (person-organization fit) and X_2 (job satisfaction) are zero (0) or both of these are absent, the turnover intention changes by -0.073.

β_1 = The regression coefficient of X_1 (person-organization fit) = - **0.210** which means that if X_1 (person-organization fit) increase by one unit, then turnover intention will decrease by 0.210 unit. It means that person-organization fit negatively affects turnover intention. Therefore, the better the person-organization fit is, the lower the rate of turnover intention becomes.

β_2 = The regression coefficient of X_2 (job satisfaction) = **1.237** which means that if job satisfaction increases by one unit, then turnover intention will increase by 1.237 unit. Thus, the better the job satisfaction is, the higher the turnover intention becomes.

Any organization is expected to be able to pay attention to the suitability of the values between employees and the organization. However, if this suitability does not occur, a high turnover rate can occur due to dissatisfaction and inconsistencies between employees and organizational goals. It is supported by (Lin & Lee, 2004) stating that the person-organization fit is needed by the company in running its business. Thus, the company's target can be achieved, and it has an impact on employees' welfare. However, if employees feel they are not in accordance with the organization, or the organization cannot satisfy their needs and desires, then this can lead to dissatisfaction in the workplace. It has an impact on turnover intention. Thus, it can be said that the person-organization fit can influence employee turnover intention.

Job satisfaction is one of the main factors in working because people tend to make a positive contribution to the organization. This idea is reinforced by the concept of (Robbins & Judge, 2013). Employees can feel dissatisfied with the current situation because there is a mismatch between reality with the expectation, there is no opportunity in career development, the type of work is not in accordance with their abilities and desires, allowances and salaries that do not meet their expectations, and so on. Employees who experience this dissatisfaction may show negative behavior such as being absent frequently, experiencing stress, and even disturbing other coworkers. For companies, this can disrupt business continuity such as in achieving targets, strategy development, and so on. This notion is reinforced by (Washmuth et al., 1993).

If this situation continues, the employees may have the intention to quit and try to find other alternative jobs or even actually stop working. For companies, this condition is costly because they will have to hire new workers for the employee who quit. Thus, it is a challenge for companies to be able to avoid high turnover rates. So, it can be said that job satisfaction affects employee turnover intention.

6. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of this research studying the influence of person-organization fit and job satisfaction on turnover intention of employees at Bank SyariahBukopin, Bank BNI Syariah, and Bank JabarBantenSyariah, it can be concluded several things as follows:

- 1) Person-organization fit
The companies under this study have averagely conducted person-organization fit which can be seen from several things such as the fitness between personal values and employee behaviors with the organization values, similar feelings among employees about the company they are working for, suitable skills and ability as required by the company, and complimentary of personality among the employees. Our study also revealed that several employees have doubt or disagree with the statement that their companies have met their expectation.
- 2) Job satisfaction
The results of this research show that job satisfaction rate is relatively high which is reflected by the opinion of the respondents stating that their companies provide fairness and proper compensation, as well as a better career path. Subsequently, the respondents in our research agreed that their superordinates are competent and skillful and respect their subordinates. The companies in our study involve their employees in the discussions to solve specific issues and provide open communication with their employees. Our study also revealed that some employees doubt with the salary policy, rewards, unsuitable job position, less care of their superordinates, complicated procedures and policies, conflicts, and unclear company's targets.
- 3) Turnover Intention
Based on the results of this research, it is found that the companies under this study try to decrease employee turnover intention. This fact can be seen from the majority of respondents who are satisfied with their work and the results they achieve. Meanwhile, some respondents who tend to express doubts (neutral) do not agree that they feel they do not like their work. They have considered everything and they do not have the mind to stop working. Thus, it can be concluded that the companies in our study have properly conducted a person-organization fit and job satisfaction.
- 4) The results of this study reveal that turnover intention is simultaneously and significantly influenced by person-organization fit and job satisfaction variables by 37.50%, and the rest

of 62.50% is influenced by other variables outside the model in this study. These variables are perhaps organizational commitment, employee engagement, social support, change management, leadership, organizational behavior, and others. It means that there are still many other variables which can potentially reduce the rate of turnover intention. Partially, the results of this study show that person-organization fit does not influence turnover intention, while job satisfaction affects turnover intention positively. It means that the better the job satisfaction is, the higher the turnover intention becomes.

Based on several conclusions outlined earlier, we propose several suggestions as follows:

- 1) Person-organization fit
One of the factors which may retain employees from quitting is by ensuring that the values of the organization are in line with the values of its employees (person-organization fit). Since it is essential, the company should select the employees who can work together to attain the company's goals. Hiring the reliable and dependable employees can be started by conducting fair, transparent and accountable recruitment processes based on the policy of the organization. The Islamic banks should pay attention to the need of their employees and try hard to meet their expectation so the turnover rate can be kept low. The information related to standardization of the rewards for the employees can be obtained through benchmarking in the industry.
- 2) Job satisfaction
Another way to retain employees from quitting is by ensuring that they are satisfied at work. To do this, the companies should provide compensation or rewards and career paths that are in accordance with employees' competencies. The companies should also periodically perform performance assessment (PA), for example per semester or year. This performance assessment should be implemented following the application of five principles of good corporate governance (GCG), namely fairness, transparency, accountable, responsibility, and professional. Furthermore, the companies need to hold a regular meeting by involving employees to maintain communication and minimize discrepancies between employees and companies. Also, the companies should socialize new or updated policies so their employees can immediately implement them. In terms of rewards, the companies can hold regular staff gathering, for example, quarterly or semesterly. If some of these suggestions can be well implemented by the companies well,

employee job satisfaction will increase, and turnover intention will decrease. Thus, the companies can well develop their business strategy to face competition and challenges in the Islamic banking industry, both domestically and internationally.

3) Turnover Intention

Turnover intention is a problem that is not desired by any company. Several factors influence turnover intention, among them, is job satisfaction. From the results of the study, it can be said that even though not optimal, the companies have carried out person-organization fit and increased job satisfaction. Some of the factors that need to be done are increasing salary (annually or semesterly) by implementing performance appraisal following individual targets, giving rewards, and making transparent and accountable career paths. To solve the issue of lack of concern of the superiors to subordinates, the companies need to hold the regular internal meeting by involving all employees. It can be done in one department every week or inter-departmental every month.

Furthermore, the companies need to regularly socialize or update the rules, procedures, and objectives through employee gatherings, for example quarterly. If these factors can be done by the companies, the turnover intention will decrease. Meanwhile, to develop a business strategy, companies can involve their employees as partners. Thus, the vital goal of the organization, namely achieving the vision and mission, can be carried out.

4) The results of this study illustrate that the employees who have the intention to quit are those who are relatively young, already married, bachelor degree holders, managers, and experienced in the Islamic banking industry. Because there are many external employment opportunities, they can choose better and suitable companies which can provide more competitive rewards. However, it

is not easy to implement because the employees are required to be able to compete with other skilled and professional workers. To minimize this problem, the companies are required to improve the employee welfare such as by giving better salary, allowances, and awards that are appropriate, as well as by providing training for career development program purposes. If these programs can be appropriately done by also applying five principles of GCG, the employee turnover intention will decrease.

Meanwhile, respondents who are more than 44 years old and have been working for more than ten years have less intention to quit because they already have a higher position in the company. Also, there are only a few other opportunities outside which are under their characteristics. However, these employees should be provided equal welfare and well treated to avoid discrimination because this will hinder the achievement of the company's targets.

This research has a limitation, so the results in this research cannot be generalized to the entire population in the Islamic banking industry. Further studies need to develop the research in this field by using the same independent variables or others such as motivation, organizational commitment, employee management, leadership, and so forth. Besides, to improve the accuracy and reliability of the measuring instrument, the number and scope of the sample should also be increased.

However, the results of this study are expected to be used in minimizing the problems of human resources in the Islamic banking industry in general, and specifically in Bank SyariahBukopin, Bank BNI Syariah, and Bank JabarBantenSyariah. Thus, these banks will be able to create a better work climate give more advantages in making strategic decisions.

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