

Predicting Intention to Quit by Work-life Balance through Work Satisfaction Among Career Women in Middle Management Position of BUMN Banking Sector in Indonesia

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Abstract-- *The purpose of this study is to obtain a description of the intention to quit by Work-life balance through work satisfaction among career women in the Middle Management Position of BUMN Banking Sector in Indonesia. The efforts of employees to leave the organization have an impact on the balance, effectiveness of organizational functions, and increase the potential loss due to the costs incurred. Applied Research uses a type of Descriptive Research and Verificative Explanation research with quantitative analysis designs. The research population is 203 career women in the Middle Management Position of BUMN Banking Sector. Descriptive hypothesis testing using statistical techniques Weighted Mean Score (WMS) and Cross-Tabulation, for verification research using Structural Equation Modeling (SEM) method analysis. The findings show the intention to quit can be predicted from Work-life balance through work satisfaction. Work-life balance plays an important role in increasing work satisfaction for career women who have Middle Management positions. Work satisfaction for women in Middle Management positions can reduce Intention to Quit by paying attention to the factors of work encountered, an award given by the company, a good working relationship between the managers and co-workers, and fair treatment from the company. Importance to ensure the balance of life and satisfaction to minimize Intention to Quit especially for career women who are married. Research respondents were limited to women at the management level in BUMN. This study has a value not only in the BUMN banking sector but also can be used for the private banking sector and other industries sectors, especially related to the company's policies to lower the turnover rate of women employees. The study was only conducted in groups of women at the middle management level. Factors of cultural variation as confounding factors of research results are difficult for researchers to control.*

Keywords-- *Intention to Quit, Work-Life Balance, work satisfaction, Middle Management, Banking Sector*

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I. INTRODUCTION

The number of women who participate in the workforce continues to increase. This condition dismissed the notion that women do not have the opportunity to take part in the workforce. The gap between women and men related to the opportunity to relish the world of work is increasingly depleting, including developing countries like Indonesia. This is evidenced by the increase in the female population of the workforce who have worked significantly since 2007. The increase of women who work also influences the balance, as well as the psychological condition of women at work. An increase of Indonesian women in the workforce is an indication that women are a potential workforce and provide the benefits for companies to achieve success, their existence continues to be needed. The company seeks to retain female employees in order to optimize their goals. The women work in many areas such as banking or other services working such as nurses or teachers.

The phenomenon of working women is increasingly found in the present era, the social lens of Indonesian society still tends to attach women to domestic work. The positive impact that appears when women work includes increasing self-confidence, competence, and a sense of pride in their role as employees (Lim, 1997). The negative impacts that occur due to housewives working include family problems. The women who work especially for married women face various challenges. Job demands that require women to work according to the standards set by the company on the other hand as housewives they are also required to complete housework and take care of the family causing the role conflict (Greenhaus & Beutell, 1985).

The role conflict that occurs in women works become a conflict between roles where the pressure from roles in work and roles in the family demands mutual fulfillment at the same time, so having a role in work becomes more difficult because of the obligation to carry out roles in the family as well, and vice versa running a role in the family is more difficult because of the need to carry out roles in the job. The role conflict of women working often results in unequal treatment at the company. The company makes “label” that women who work and have had a family will draw absent and truant from work due to meet the demands of family and household. As a result, they are unable to balance their role as a housewife who can take care of the household with a role in her work. The value which refers to patriarchy culture assumes that a man who earns a living is responsible for the continuity of family life. Man is the main driving force to look after the family.

Women who choose a career in the banking sector especially those who were married have their dilemma. The multi-role conflict that must be run is a fairly complicated problem. The substantial work and unresolved household is one reason for career women feel depressed, including women who work in the banking sector. Thus, women who work in the formal sector such as banking are sometimes faced with several difficult choices, whether to sacrifice their jobs to fulfill their family roles or sacrifice their family roles for their work. A large number of female workers in the banking sector also strengthens the tendency of high levels of work-family conflict in the industrial sector, the challenge of balancing the demands of family roles and work become specific topics for women (Opie, 2011).

As a result, imbalances in fulfilling work roles and roles in the family make women difficult and lead to work-family conflict (Frone, Russell & Cooper, 1992). Both of the roles become a dilemmatic problem because they both produce unpleasant consequences, including for companies in the form of an intention to quit when the work-life balance becomes low. Female employees face an unbalanced workload. Bonuses and the benefits that are not appropriate with workload (55%), lack of promotional policies offered by the company (55%), lack of support from the managers (50%), feeling satisfied when the work is done (52%), colleagues who less supportive (48%) and not suitable with the managers' leadership style (45%) These results reflect the existence of symptoms of dissatisfaction in work which allegedly can affect performance so at some level it will affect employee welfare, productivity, efficiency, employee relations and employee absence (Dugguh & Dennis, 2014). In research conducted by Brown and Peterson (1993); Griffeth, Hom, and Gaertner (2000); Tett and Meyer (1993) that there is a significant relationship between work satisfaction and intention to quit. Other studies also show that job dissatisfaction is the main cause of the desire to leave the organization (Bretz, Boudreau, and Judge, 1994).

Various factors caused a higher level of intention to quit. Elangovan (2001) shows the causal relationship between stress and satisfaction, reciprocal relationship between commitment and intention to quit. The low organizational and team commitment as the cause of intention to quit (Womack et al. 2016; Yalabik et al. (2016). Leadership and commitment are low (Haque et al, 2018). According to Plan Behavior theory, attitudes affect employee intentions, which are significant predictors of behavior (Fishbein & Ajzen, 1975). Baruch et al (2015) who suggested that actual quit behavior not related to intention to quit was associated with a significant external occurrence event, intention to quit was still seen as an actual predictor quit for employees.

Motivation and satisfaction as predictors (Tzeng, 2002) particular thought describe an individual's relationship with the workforce as a predictor of intention to quit (Supeli & Creed, 2016). Psychosocial work-condition satisfaction intention to quit (Rouleau et al, 2012; Suadicani et al, 2013; Anafarta, 2015, Hedman, 2016; Redondo, 2018). Family conflict mediated by work satisfaction and live as a predictor of intention to quit (Rode et al. 2007). Various explanations of the predictor of intention to quit it shortly make existing models difficult to identify the truth following the technical objectives instrumental in solving the problems of intention to quit. Scott et al (2003) suggest work satisfaction mediates the relationship of a participatory work environment and the willingness of employees to work with colleagues and the intention to quit. Climate and satisfaction to explain the intention to quit (Calister, 2006).

The efforts to ensure that organizational functions are more effective in reducing the intention to quit are not easy. Especially during a competition to obtain adequate human resources following the needs of the company. Bergiel et al. (2016), Dechawatanapaisal (2018), suggests that human resource practices such as training are positively related to the embeddedness of work relationships naturally which reduces the intention to quit when work satisfaction is high. Companies trying to maintain company employee's membership to increase productivity and prevent the cost of turnover. Direct financial costs, organizational performance, low morale, and disruption of services, which results in customer dissatisfaction (Jang and George, 2012). The emigration of several employees of an organization can reduce productivity, efficiency, and increase the workload of existing employees. This turnover

is considered a big problem because when someone is trained, they are valuable assets, and companies certainly don't want them to quit their jobs (Elangovan, 2001), Kundu & Gahlawat (2015) describes work satisfaction mediate the relationship of human resources practices which socially responsible and employees' intention to quit.

Duties and authority of middle-level management are high enough and have an effect on high demands for work, so managers at the middle level have a workload that is not easy. This is also experienced by female employees who occupy positions in middle-level management, where the tasks and heavy workloads require them to keep the balance between the demands of the work and their demands.

Various explanations about the intention to quit become a framework for solving problems. On the other hand, various selection of models made such efforts to be very complex. The challenge of male hegemony in a patriarchal culture is very substantial. Syed & Muray (2008) explain how a system accommodates diversity and integrates feminine values, together with masculine values, into an inclusive work culture. Omar (2001) argues that the role of traditionalism and the expectation of marriage is a greater challenge to work for women. The association in the workplace that is characterized by the collectivist values and humanitarian sometime reducing women's role in the household. There is an injustice for women due to work and family (Fang & Walker, 2015).

Sufficient explanation is needed especially for women workers in the patriarchal world such as in Indonesia to increase work satisfaction for women through guaranteed work of life and encourage emancipatory for women to speak out. The purpose of this study is to obtain an explanation of *Intention to Quit by Work-Life Balance* through work satisfaction among career women in Middle Management Position in the BUMN Banking Sector in Indonesia.

II. LITERATURE REVIEW

Intention to Quit

Intention to quit of the employees from their work is one aspect that attracts attention. Some opinions say that there are similarities between *Intention to quit* with *Turnover Intention*. Balogun, et al (2013) suggest that *Intention to Quit* or *Turnover Intention* can be used interchangeably to imply intention or willingness of employees to quit or leave the job immediately. There are differences between the two concepts where employees who want to get out of their jobs immediately quit their jobs and change other jobs according to their needs, but there are employees who want to quit not always changing jobs because there may be employees who want to quit then will not look for work again at any company. However, these two concepts have an impact on a turnover intention that can be a big problem because it affects the concentration and motivation of employees thereby decreasing the productivity and efficiency of the organization.

Intention to quit as the behavior of individuals who voluntarily leave their jobs or organizations (Coomber & Barriball, 2007). The desire quit reflects the desire of individuals to look for other alternatives work by leaving the previous company Igbaria & Guimaraes (1999), Mor Barak, et al. (2001). The desire to leave the organization

intentionally. MacIntosh & Doherty (2010). It will leave as a subjective predictor for leaving the organization in the future.

Work-Life Balance

The term *work-life balance* was introduced around the end of 1970. At that time *work-life balance* is defined as a balance between the individual's personal life and the life of the individual's work. Clark (2000) defines that *work-life balance* is a good satisfaction and function in dealing with work and home/family, to minimize role conflict. Lockwood (2003) proposes work-life balance as a balanced state between two demands, namely the work and life of an individual. Westman, Brough & Kalliath (2009) more broadly define work-life balance as the extent of involvement of individuals who are both satisfied with the time and psychological involvement with their role in work-life and personal life such as with partner, parents, family, friends and the community, and there is no conflict between the two roles. Work-life balance is a condition of employees in prioritizing between work life (such as career and ambition) and personal life (such as happiness, leisure, family and spiritual development). Robbins and Coulter (2017) reinforce this opinion with the program of work-life balance then support health care and employees' welfare, and others so many companies that offer programs *family-friendly benefits* that employees need to balance life and work, such as flextime, job sharing, telecommunicating and others.

Several dimensions of *work-life balance* from Fisher, et al (2009), Rachman and Savitri (2009) Robbins & Coulter (2017), where those dimensions are chosen because they can represent work-life balance for women who work in the banking sector. Work balance is indicated 1) the role of personal life with indicators of individual physical health, intellectual, social relations. 2) The role of work-life with indicators of job flexibility, providing part-time/shift work, division of labor with colleagues, childcare facilities, giving leave, security and welfare of employees, adequate health services, easy access to communication. 3) The spiritual role with indicators has faith in God and has a purpose in life.

Work satisfaction

Work satisfaction as a psychological condition felt by someone related to intrinsic in the work. Luthans (2006) work satisfaction is also the result of employee perceptions about how well the work done by an employee is considered to provide the important things through the results of his work. Five characteristics of work satisfaction include a) The work itself, b) Pay, c) Promotion opportunities, d) Supervision, e) Co-workers.

Work satisfaction is an individual common attitude toward his work (Robbins (2007). A positive emotional circumstance is a result from evaluating one's work experience (Martins & Jack son, 2011). Work satisfaction is one of the important factors to get optimal work results in the organization (Robbins & Coulter, 2017). Work satisfaction is an emotional response of an individual to his work. This means that work satisfaction is a reflection of an employee's feelings for his job.

Hypothesis

Women who decide to have careers are never separated from various conflicts. Women who are married and work in the banking sector managed by the government (BUMN) have a lot of problems both in balance with

work and personal life. The problem that arises is when a company demands to display optimal performance from employees with a specified workload but on the other hand, other demands must be fulfilled when the employee has a family. Each role in both the family and work requires completion so if there is an inability to resolve these demands, there will be role conflict for career women. For women who have a career in the bank, they have a fairly high position, work-life balance become one of the obstacles to realizing a balance between work and family life. The ability to maintain the balance of personal/family life and work shows a positive impact and reduces multi-role conflict when individuals can integrate roles in work and personal/family life through the division of labor, flexible working hours and adjustment in society. working life balance of female employees of BUMN banks will be balanced if they pay attention to 1) the role of personal life, 2) the role of work-life and 3) spiritual role, this spiritual role becomes a measure for a woman who has a career to better understand the meaning of work and why they must be able to maintain that balance with understanding religion, so they experience their work and personal lives are without burden.

Work-life balance can be maintained in balance, work stress can be handled properly and minimized and career planning is expected to lead to work satisfaction from career women of state-owned banks. If employees can manage the work-life balance then conflict will be inevitable. The conflict can be managed properly to produce satisfaction in work. Kumari & Devi (2014) stated the factors affecting work life balance of women employees. Determinants factor of employee turnover have great relevance for employees who think about quitting, managers are also faced with a lack of continuity of employees, high costs involved in induction and training of new personnel and organizational productivity issues. The reason for the organization or company that triggers the emergence of a desire to leave the company is the company's pressure that is beyond the ability of employees to complete the work of employees. Besides the non-conducive working atmosphere and salary policies that are not following the situation and conditions. Another thing that can trigger the desire of employees to leave the company is the organization or company is considered not promising their future and there are no challenges from the current work. Stress work and work satisfaction were correlated with the commission will have an impact on the employee's decision to leave or remain in the organization.

H1: Work-life balance influence work satisfaction

H2: Work satisfaction has an influence on turn over intention

III. METHODOLOGY

Applied Research uses a type of *Descriptive Research* and *Verificative Explanation* research with quantitative analysis designs. The population is 203 career women of the Middle Management position in state-owned banks. Descriptive hypothesis testing using statistical techniques *Weighted Mean Score* (WMS) and *Cross-Tabulation*, for verification research using *Structural Equation Modeling* (SEM) method analysis. The measurements of work-life balance used several dimensions from Fisher, et al (2009), Rachman and Savitri (2009), Robbins & Coulter (2017), these dimensions are chosen because they can represent work-life balance for women

working in the banking sector. The measurement of work satisfaction refers to the concept proposed by Locke (in Luthans, 2006), Martins & Jacson (2008), Robbins & Coulter (2017). The measurement of Intention to Quit in this research refers to the concept designed by Cotton & Tuttle (1986).

IV. RESULT AND DISCUSSION

The average variable dimensions of work-life balance on career women in Middle Management position in the BUMN banking sector in a less position with a score of 3.1, it means that respondents have less average ability to determine the role of work-life and the role of personal life and spiritual role. Score variable dimensions of work satisfaction on career women in Middle Management position in the BUMN banking sector are in a less position with a score of 3.2, successively providing satisfaction is the work itself, the rewards received, work relations and a sense of justice. Intention to Quit in career women in Middle Management position in the BUMN banking sector is in a moderate position, meaning that career women have a moderate level to quit, in which successive factors are organizational commitment and individual desires.

The results of the Good of fit model show that the model can represent turnover intention in the banking environment. P-value > 0.05.

Table I.
The results of the Good of Fit Model

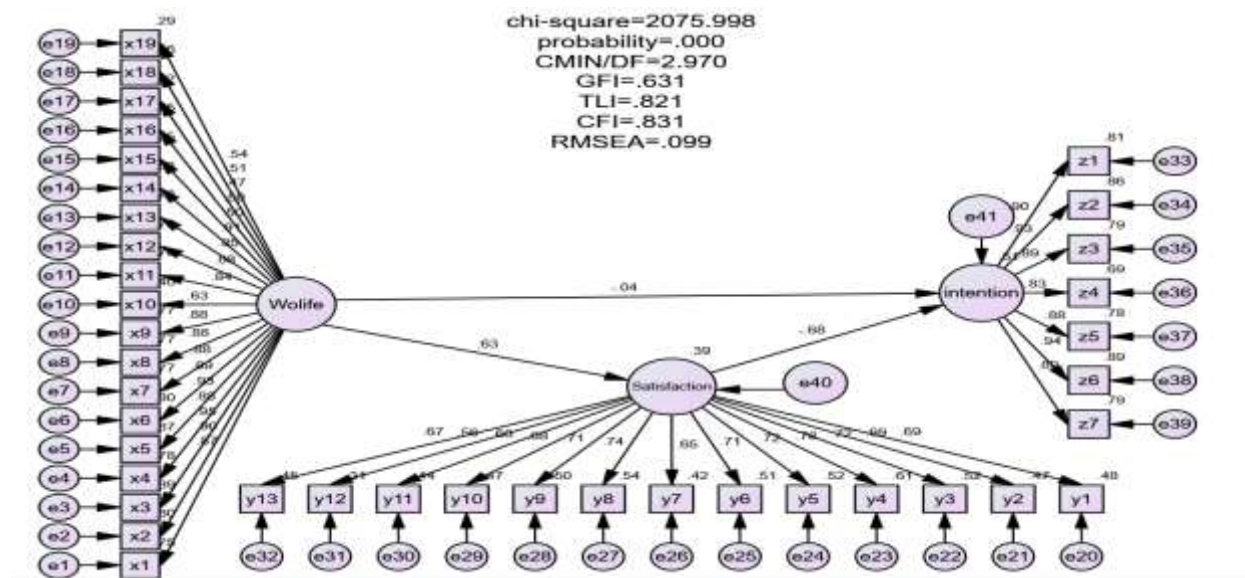
<i>Absolute Fit Measures</i>	Nilai	Kesimpulan
<i>Goodness of Fit Index (GFI)</i>	<i>0.631</i>	<i>poor</i>
<i>Adjusted Goodness of Fit Index (AGFI)</i>	<i>0.588</i>	<i>poor</i>
<i>Root Mean Square Error of Approximation (RMSEA)</i>	<i>0.99</i>	<i>poor</i>
<i>Incremental Fit Measures</i>		
<i>CFI (Comparative Fit Index)</i>	<i>0.831</i>	<i>moderate</i>
<i>IFI (Incremental Fit Index)</i>	<i>0.832</i>	<i>moderate</i>
<i>CMIN</i>	<i>2.970</i>	<i>fit</i>
<i>Parsimony Fit Indices</i>		

<i>PGFI (Parsimony Goodness-of-Fit Index)</i>	0.565	poor
<i>PNFI (Parsimony Normed Fit Index)</i>	0.723	fit

Based on the test results that $p\text{-value} < 0.05$ it can be concluded that the research model is not fit. The results of *Goodness of Fit Indices* (GFI) and *Adjusted Goodness of Fit Index* (AGFI) > 0.90 , and the *Root Mean Square Error of Approximation* (RMSEA) is greater than the value set as a standard, so it can be concluded that the research model is not appropriate with empirical conditions. The results of the study as follows

Figure I.

The result of the study



There is an influence from the Work-life balance on Work satisfaction, where the influence of the three exogenous variables is 39% while the remaining 61% is influenced by other variables outside the research variable, which are not examined. This means that women who have a career in BUMN banking sector will feel satisfied if they get what they expect with a good work-life balance condition so they can work effectively and efficiently. But if a career woman turns unable to balance their personal problems and work problems, then she can be identified she will choose another job, which can balance the problems or it can be extreme she will leave her job. This opinion is in line with the research conducted by Shujat et al. (2011); Kumari & Devi (2014) that work satisfaction will be high if the work-life balance is maintained.

Work-life balance does not have significant effect ($t_{count} < t_{table}$) toward the Intention to Quit. The research results seen disagree with studies that have been done by previous researchers which in previous studies had found a significant relationship between the Work-life balance toward Intention to Quit (Ahuja et al., 2007). Work satisfaction has a negative and significant effect (test of the left side; ($t_{count} < t_{table}$) toward Intention to Quit with R^2 equal to 46%. Work satisfaction in question is the work itself, appreciation, employment relations, and justice so that if these factors are fulfilled, the intention to quit will be smaller. This study is in line with the research conducted by Hwang et al. 2006; Susskind et al, 2000 and Chiu et al, 2005 there is a negative relationship between work satisfaction and the intention to quit.

The modification of the model carried out in this study is based on Arbuckle (1996) about modifying the model by looking at the modification indices that are produced. Modification Indices provide several recommendations for adding connections that can reduce the chi-square value so the model becomes more fit. The modification result shows that GOF value increases, p-value < 0.05 so it can be concluded that the research model is fit. The results of *Goodness of Fit Indices* (GFI) 0.773 and *Adjusted Goodness of Fit Index* (AGFI) > 0.734 , as well as *Root Mean Square Error of Approximation* (RMSEA) 0.061. The value of CFI (*Comparative Fit Index*) 0.939, IFI (*Incremental Fit Index*) is 0.939, CMIN is 1.749, PGFI (*Parsimony Goodness-of-Fit Index*) which is 0.660, PNFI (*Parsimony Normed Fit Index*) 0.781. In general, the model is following the observations. Some improvements need to be made especially about extreme data.

Model Intention to quit for career women in the Middle Management position of BUMN banking sector indicates Intention to Quit can increase with a lower of work-life balance which is mediated by work satisfaction. This study has a value not only in the BUMN banking sector but also can be used for the private banking sector and other industries sectors, especially related to the company's policies to lower the turnover rate of women employees.

Work-life for women concerning women's roles often results in dilemmas. Women find it difficult to achieve work satisfaction because it is difficult to make decisions at work and even should quit when Work-life balance and work satisfaction are high. Women are often placed in male domination, subject to decisions according to men's interests, including work choices, career and even satisfaction. The study was only conducted in groups of women at the middle management level. Factors of cultural variation as confounding factors of research results that are difficult for researchers to control. Research respondents were limited to women at the management level in BUMN.

V. Conclusion

Work-life balance plays an important role in increasing Work satisfaction for career women who have Middle Management positions. The Intention to Quit increases when the Role of Work-Life Balance. Work satisfaction for women in middle management positions in the BUMN banking sector West Java province is generally able to reduce Intention to Quit.

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